

LIST OF ISSUES AND PROGRAMS

JANUARY 1-MARCH 31, 2016

**WSB-AM
&
WSBB-FM
NEWS/TALK 750 WSB**

**COX RADIO, INC.
ATLANTA, GEORGIA**

ISSUES AND ANSWERS

DURING THE PERIOD JANUARY 1-MARCH 31, 2016
THE FOLLOWING ISSUES AND PROBLEMS WERE AMONG THOSE ADDRESSED BY WSB-AM & WSBB-FM:

POLITICS / GOVERNMENT / FOREIGN AFFAIRS
CONSUMER / FINANCIAL / CHARITY
EDUCATION
CRIME / SAFETY / SCAMS
HEALTH / ENVIRONMENT / RELIGIOUS
TECHNOLOGY / ART & ENTERTAINMENT
FAMILY / SELF-HELP / RELATIONSHIP
EMPLOYMENT/BUSINESS
WOMEN / MINORITY

WSB-AM & WSBB-FM
JANUARY 1-MARCH 31, 2016

<u>LIST OF PROGRAMS</u>	<u>AIRTIMES</u>	<u>LENGTH</u>	<u>PROGRAM DESCRIPTION</u>
PERSPECTIVES	SUN 6:00AM MON 12:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH LOCAL ISSUES OR TOPICS OF PARTICULAR MINORITY INTEREST.
BUSINESS IN THE BLACK	MON 1:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH MINORITY BUSINESS AND COMMUNITY ISSUES.
HEALTH TALK ATLANTA	SUN 5:00AM	50 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH VARIOUS TYPES OF MEDICAL INFORMATION.
HERMAN CAIN SHOW	M-F 9A-12PM	3 HOURS	LOCALLY PRODUCED –LIVE, POLITICAL AND LOCAL ISSUES WITH CALL INS
THE CLARK HOWARD SHOW	M-F 1PM-3PM	2 HOURS	LOCALLY PRODUCED CONSUMER AFFAIRS ADVICE SHOW. LISTENERS CALL IN TO ASK CONSUMER ADVICE.

*EXCEPT WHEN PRE-EMPTED BY PLAY-BY-PLAY SPORTS

*LENGTHS OF PROGRAMS ARE APPROXIMATE

WSB-AM & WSBB-FM JANUARY 1-MARCH 31, 2016

CHARITY PROJECTS – 1ST Quarter

2016 News/Talk WSB's Fourth Quarter Community Events

March 5- 9am-12pm

3 hours of air time dedicated to the public awareness of Habitat for Humanity at the site of the build.

Sponsored by WSB host Clark Howard in conjunction with Atlanta Chapter of Habitat for Humanity.

PROGRAMMING:

IN ADDITION TO THE DESCRIPTIVE PROGRAMS LISTED ON THE PREVIOUS PAGE, WSB-AM WSBB-FM'S NEWS/TALK FORMAT PROVIDES A FORUM/VENUE TO ADDRESS ISSUES OF CONCERN TO ATLANTA, WSB-AM'S CITY OF LICENSE ON A DAILY BASIS.

24- HOUR NEWS COVERAGE-

WSB AIRS 4 HOURS OF NEWS EVERY MORNING AND ONE HOUR OF NEWS EVERY AFTERNOON, MONDAY THROUGH FRIDAY. WSB ALSO AIRS 11 MINUTES OF NEWS PER HOUR FROM 9 AM THROUGH 12 MIDNIGHT, SUNDAY THROUGH SATURDAY. WSB AIRS 5 MINUTES OF NEWS PER HOUR DURING THE REMAINING HOURS..."WHEN THE NEWS BREAKS...WE BREAK IN"

MONDAY - FRIDAY PROGRAMMING:

ATLANTA'S MORNING NEWS WITH SCOTT SLADE- 4:30AM-8:30 AM MONDAY THROUGH FRIDAY - IS A MIX OF NEWS, WEATHER, TRAFFIC, SPORTS, AND INFORMATION FEATURING SCOTT SLADE AND THE NEWS/TALK WSB NEWS, WEATHER AND TRAFFIC TEAM. THE PROGRAM FEATURES UPDATES ON THE TOP LOCAL AND NATIONAL STORIES, UPDATED NEWS FROM OVERNIGHT, WEATHER PROVIDED BY AN ON STAFF METEOROLOGIST, AIRBORNE TRAFFIC REPORTING IN CONJUNCTION WITH THE WSB THE TRAFFIC CENTER, AND UPDATES ON OVERNIGHT SPORTS AND SCORES.

ATLANTA'S EVENING NEWS WITH ERICK ERICKSON: 5PM-7PM – ERICKSON, EDITOR OF REDSTATE.COM HOSTS A TWO HOUR NEWS AND INFORMATION TALK SHOW WHERE HE DISCUSSES LOCAL ISSUES AND NATIONAL POLITICS WITH EMPHASIS ON HIS CONSERVATIVE POINT OF VIEW.WHEN BREAKING NEWS WARRANTS, NEWS/TALK WSB WILL BREAK FORMAT AND PRODUCE A SPECIAL HOUR OF NEWS PROGRAMMING SIMILAR TO AN HOUR OF ATLANTA'S MORNING NEWS WITH UPDATED NEWS, WEATHER AND TRAFFIC.

THE CLARK HOWARD SHOW: 8PM – 10PM - A PROGRAM OF CONSUMER ADVICE AND HELPFUL INFORMATION. CLARK HOWARD IS HELPING MILLIONS OF AMERICANS THROUGH EXTRAORDINARY TIMES OF FINANCIAL UPHEAVAL. HE SIMPLIFIES COMPLEX ISSUES, ALLAYS FEARS, AND OFFERS SOUND ADVICE HELPING FAMILIES THRIVE DURING FINANCIAL CRISIS.

THE ADAM GOLDFEIN SHOW: 10PM – 12AM - LIVE AND LOCAL ISSUES ORIENTATED TOPICAL TALK SHOW PROGRAM.

WEEKEND PROGRAMMING:

ONEILL OUTDOORS WITH O'NEILL WILLIAMS: SATURDAY 4 AM - 6 AM. WILLIAMS ANSWERS QUESTIONS REGARDING HUNTING, FISHING AND OUTDOOR SPORTS. PROGRAM OFTEN FEATURES GUEST EXPERTS.

LAWN & GARDEN SHOW WITH WALTER REEVES: SATURDAY 6 AM - 10 AM. REEVES ANSWERS QUESTIONS ON GARDENING, OFTEN FEATURING GUESTS WHO ARE EXPERTS IN SPECIFIC GARDENING AREAS.

HOME-FIX-IT SHOW: AIRS SATURDAY FROM 10 AM - NOON. EXPERTS IN ALL FIELDS OF HOME REPAIR AND BUILDING JOIN DAVE BAKER TO ANSWER CALLER QUESTIONS ON IMPROVING THE VALUE OF THEIR HOMES.

THE MUTUAL FUND SHOW: AIRS SATURDAY FROM NOON UNTIL 1PM. IT'S THE FIRST NATIONAL RADIO PROGRAM COVERING PRIMARILY MUTUAL FUND INVESTMENTS, AND AIRS IN OVER 65 MARKETS COAST-TO-COAST. HOST ADAM BOLD TAKES CALLS AND DELIVERS HIS INSIGHT WITH A DOWN-TO-EARTH APPROACH.

MARK ARUM: SATURDAY 3PM-6PM WITH A LIVE AND LOCAL ISSUES ORIENTED TALK PROGRAM.

DALE CARDWELL: SATURDAY 6PM – 7PM; BARTER/TRADE CONSUMER ADVICE PROGRAM;

HANDEL ON THE LAW WITH BILL HANDEL: AIRS SATURDAYS FROM 7PM–9PM; SUNDAY 5PM – 6PM; SYNDICATED LEGAL ADVICE PROGRAM HOSTED BY CALIFORNIA ATTORNEY BILL HANDEL

SEAN HANNITY WEEKEND ENCORE: SATURDAY 9PM UNTIL MIDNIGHT; RECAP OF THE BEST NEWSMAKER INTERVIEWS AND DISCUSSION FROM THE PRIOR WEEK'S BROADCAST.

ATLANTA'S MORNING NEWS SUNDAY EDITION: SUNDAY 8AM – 9AM; WEEKLY ONE HOUR MAGAZINE PROGRAM LOOKING BACK AT THE MAJOR NEWS STORIES OF THE PAST WEEK AND LOOKING AHEAD TO THE BIG STORIES COMING UP IN THE NEW WEEK. SHOW IS PRODUCED AND HOSTED BY MORNING NEWS HOST SCOTT SLADE.

MONEY MATTERS: SUNDAY 9 AM - 11AM. CERTIFIED FINANCIAL PLANNER, WESS MOSS, PROVIDES ANSWERS FOR LISTENERS ON MONEY MANAGEMENT, BUDGETING AND INVESTING.

WEEKEND PROGRAMMING:

ILYCE GLINK SHOW: SUNDAY 11AM – 1PM; REAL ESTATE AND PERSONAL FINANCE EXPERT ILYCE GLINK ANSWERS LISTENER QUESTIONS ABOUT CONSUMER ISSUES, REAL ESTATE AND PERSONAL FINANCE.

THE WEEKLY CHECK-UP: SUNDAY 3PM – 5PM; MEDICAL CALL IN SHOW HOSTED BY LOCAL PHYSICIAN BRUCE FEINBERG.

ALLEN HUNT SHOW: SUNDAY 6P-9P LOCALLY ORIGINATED TALK PROGRAM HOSTED BY FORMER PASTOR ALLEN HUNT WITH A FOCUSING ON EVERYDAY ISSUES FROM A FAITH BASED PERSPECTIVE.

KIM KOMANDO: SUNDAY 9P-12M COMPUTER AND TECHNOLOGY EXPERT OFFERS INFORMATION ON THE DIGITAL AGE WITH CONSUMER QUESTIONS ABOUT ELECTRONICS, COMPUTERS AND TECHNOLOGY.

BULLDOG HOTLINE WITH MARK RICHT: MONDAY 8PM-9PM SEPTEMBER THROUGH DECEMBER; PLAY BY PLAY ANNOUNCER LARRY MUNSON AND UNIVERSITY OF GEORGIA HEAD FOOTBALL COACH TAKE LISTENER CALLS AND DISCUSS THE PRIOR WEEK'S GAME.

BULLDOG HOTLINE WITH MARK FOX: MONDAY 8PM-9PM NOVEMBER THROUGH MARCH; PLAY BY PLAY ANNOUNCER SCOTT HOWARD AND UNIVERSITY OF GEORGIA HEAD BASKETBALL COACH TAKE LISTENR CALLS AND DISCUSS THE TEAM'S MOST RECENT GAME.

*EVENING AND WEEKEND PROGRAMS ARE SUBJECT TO PRE-EMPTION FOR LIVE PLAY-BY-PLAY SPORTS, (University of Georgia Football and Basketball)

CONTINUING RESEARCH CONDUCTED BY WSB-AM & WSBB-FM, SHOWS THAT TWO OF THE PRIMARY REASONS PEOPLE LISTEN TO THE RADIO ARE FOR WEATHER AND TRAFFIC INFORMATION. WSB-AM AIRS OVER 400 WEATHER UPDATES AND OVER 300 TRAFFIC UPDATES DURING AN AVERAGE WEEK.

News/Talk 750 WSB

Ascertainment Statement

News/Talk WSB develops on-air programming to address issues of significant concern to Atlanta and its surrounding communities.

Our news/talk format allows the radio station to address issues of concern in our city of license on a daily basis. Issues oriented programming aired daily includes the Neal Boortz Show, the Clark Howard Show, and the Erick Erickson Show.

News/Talk WSB airs 4 hours of news and information Monday through Friday morning. In addition, WSB-AM & WSBB-FM airs eleven minutes of news per hour from 9am until 12 midnight Monday through Saturday. WSB-AM & WSBB-FM carries 5 minutes of news per hour in the remaining hours.

On a quarterly basis, News/Talk WSB produces long-form special assignment reports on issues of community concern. Recent topics have included gangs, same-sex marriage, and eating disorders.

News/Talk WSB broadcasts four community affairs programs. "Perspectives" addresses multicultural issues. "Business in the Black" addresses minority issues. "Health Talk Atlanta" addresses health issues.

Issues on these programs are ascertained through interviews with community leaders, representatives of charitable and civic organizations, and those individuals making a difference in our listening area. News/Talk WSB also solicits community input during its public affairs programming and via the radio station's website.

Producers for news/talk programs and for the community/public affairs programs are required to provide, in writing, details about each program topic, guests, and how listeners may obtain additional information about the issue.

The WSB-AM & WSBB-FM programming specialist compiles all data for the station's quarterly reports under the supervision of the assistant program director for WSB-AM & WSBB-FM who is responsible for the ascertainment process.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2016

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/4/16	9AM-12PM	3Hrs.
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HERMAN CAIN SHOW: That “affordable” health care the Democrats gave us in 2010 - on a reconciliation vote when none of them had read the entire 2,000-plus-page bill - sure keeps getting harder to afford. Of course, since ObamaCare is an unconstitutional mandate on individuals to purchase a product offered by private companies, it’s also quite difficult to afford not buying it - even though the product itself continues to devolve further into craptasm. Welcome to 2016, where the penalty you’ll face for not buying a product that’s now a bigger ripoff than ever will explode as follows: Households that opt to go without health insurance in 2016 are set to get hit with an average Obamacare fine of \$969.

That is 47 percent higher than the average \$661 penalty per uninsured household for this year, a new analysis by the Kaiser Family Foundation revealed Wednesday. And households without insurance that earn too much to qualify for financial aid to buy Obamacare plans will pay an even larger fine for 2016 — an average of \$1,450, versus the average of \$1,177 for 2015.

Uninsured households that would qualify for Obamacare subsidies to help pay for coverage face an average fine of \$738 — nearly double the \$389 average for this year. Of course, if it’s more expensive than ever not to buy insurance, it’s also more difficult than ever to buy it. ObamaCare exchanges are collapsing across the country, and more than 2 million people aren’t paying their subsidized premiums. You can expect that number to grow as ObamaCare premiums continue to skyrocket. Oh, and by the way, if you do go ahead and buy an ObamaCare policy, it doesn’t cover nearly as much as your old policy. So the product is more expensive than ever, harder to buy than ever, and offers less value than ever. Why would anyone buy it? Oh. Right. The penalty. First the government takes over health insurance and ruins it, then tries to force you to buy it anyway by taking your money from you anyway if you don’t. These are the fruits of the Democrats’ long-sought “health care reform,” which they finally managed to pass because for a brief moment in time they had a filibuster-proof Senate majority of 60 - all because 52 percent of you got sick and tired of the Iraq War and thought it would be cool to elect the first black president.

Of course, we could have been rid of it by now if you hadn’t re-elected him after this monstrosity had already been shoved down the nation’s throat, but you couldn’t get that right either because of Big Bird and “binders full of women.”

Can we get it right this year? I want to believe. I really do. Because as hard as this may be to believe, the potential mistake of 2016 would be even worse.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/5/16 9AM 3Hrs.

THE HERMAN CAIN SHOW: -President Barack Obama insists his planned executive actions on gun control will be “entirely consistent” with the Constitution . “I’m also confident that the recommendations that are being made by my team here are ones that are entirely consistent with the 2nd amendment.”, Obama said. On Tuesday, Obama is expected to tighten the definition about which types of gun sellers need to get a federal license and therefore conduct background checks on all sales, in a bid to narrow the so-called gun-show loophole. He’s also expected to announce new requirements for reporting guns lost or stolen in transport. And this week his administration finalized new rules making it possible to for mental health information to be included in background checks for gun buyers. Obama – Says his executive actions won’t be a ‘silver bullet’ . “it’s not going to prevent every mass shooting, it’s not going to keep every gun out of the hands of a ciminal...”, Obama said. Ted Cruz, On the stump in Iowa, camaigning against Obamas planned executive action. “he can abuse his power all he wants. He has a phone and he has a pen and if you live by the pen you die by the pen. And my pen has got an eraser!”, Cruz said.

1/6/16 9AM 3HRS.

THE HERMAN CAIN SHOW: North Korea says it has successfully carried out a hydrogen bomb test, which if confirmed, will be a first for the reclusive regime and a significant advancement for its military ambitions. A hydrogen bomb is more powerful than plutonium weapons, which is what North Korea used in its three previous underground nuclear tests. A senior U.S. administration official told CNN it could take days to obtain the scientific data to determine whether this was a successful test. President Obama unleashed a display of emotion yesterday as he announced unilateral steps designed to curb gun violence in America. Obama - Made expanding background checks the centerpiece of his action “anybody in the business of selling firearms must get a license and conduct background checks, or be subject to criminal prosecutions..”, Obama said. House republicans will attempt to scrap Obamacare today. Republican leaders successfully engineered what’s called a budget reconciliation bill to get around a filibuster in the senate and pass an Obamacare repeal with a simple majority.

1/7/16 9AM 3hrs.

HERMAN CAIN SHOW: The House passed legislation that would repeal much of ObamaCare and defund Planned Parenthood for one year, sending the measure to President Obama's desk. The bill passed by a vote of 240 to 181. Illinois Representative Bob Dold, New York Representative Richard Hanna and New York Representative John Katko were the only Republicans to vote against it. Minnesota Representative Collin Peterson who opposes abortion rights, was the only Democrat to vote for the measure. CNN is set to host a town hall on gun control at 8pm tonight with President Obama. The NRA declined Wednesday to send official representatives to a nationally televised town hall with President Barack Obama on gun violence. "The National Rifle Association sees no reason to participate in a public relations spectacle orchestrated by the White House," NRA spokesman Andrew Arulanandam told CNN.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/8/16

9AM

3 hrs.

HERMAN CAIN SHOW: GA Rep. Lynn Westmoreland a member of the House Benghazi Committee, announced Thursday that he won't seek reelection this year. "I believe it is time to pass the torch to our next conservative voice," Westmoreland said in a statement.

The Georgia Republican briefly flirted with running for Speaker last fall after House Majority Leader Kevin McCarthy (R-Calif.) abruptly dropped out of the race. Westmoreland was among several House Republicans who said they were willing to throw their hats in the ring if Paul Ryan didn't run.

American employers added a strong 292,000 jobs in December, suggesting the U.S. economy may defy global trends and expand at a solid pace this year.

The Labor Department says the unemployment rate remained 5 percent for the third straight month, as more Americans started looking for work and found jobs. The government also said employers added 50,000 more jobs in October and November than previously estimated. Hiring averaged 284,000 a month in the fourth quarter. That's the best three-month pace in a year.

The strong figures underscore the resilience of the U.S. economy at a time of global turmoil stemming from China's slowing economy and plummeting stock market. Most economists expect solid U.S. consumer spending will offset any overseas drag, though many forecast only modest growth.

1/12/16

9AM

3 hrs.

HERMAN CAIN SHOW: President Obama plans a State of the Union message that will double as a campaign agenda and a governing document.

While not on the ballot himself, Obama hopes to use what may be the largest television audience left in his presidency to frame the debate about who should replace him and where the country should go from here.

Obamacare insurance holders in 49 states will get socked with premium hikes this year, according to a non-profit business league.

According to the analysis, states with the biggest increases are:

Minnesota: 47.7 percent.

Alaska: 39.1 percent.

Tennessee: 35.2 percent.

Hawaii: 30 percent.

Oklahoma: 29.4 percent.

The FBI investigation into Hillary Clinton's use of private email has expanded to look at whether there was a possible intersection of her Clinton Foundation work and her State Department business that may have violated public corruption laws.

This new investigative track is in addition to the focus on classified material found on Clinton's personal server.

Experts including a former senior FBI agent said the bureau does not have to notify the subject of an investigation.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/13/16

9AM

3 hrs.

HERMAN CAIN SHOW: President Obama devoted most of his State of the Union Address focusing on foreign policy, national security, and America's position around the world.

- o President Obama listed several structural reforms that he thinks would help make the country function better, including ending political redistricting.
- o On Republicans: President Obama wasn't shy about jabbing back at Republican presidential candidates like Donald Trump who have been calling America weak. He also pushed back on the idea that America is falling behind as foreign enemies are getting stronger without mentioning any candidates by name.
- o On Terrorism: Obama mentioned both al-Qaeda and the Islamic State, using the acronym ISIL, saying "Even a handful of terrorists who place no value on human life, including their own, can do a lot of damage. They use the Internet to poison the minds of individuals inside our country; they undermine our allies,"
- o Note: There was no mention of race or police protests during the address.
- o Criminal justice reform Obama said, "I hope we can work together this year on bipartisan priorities like criminal justice reform, and helping people who are battling prescription drug abuse. We just might surprise the cynics again."
- o Energy Obama focused on growing alternative energy sources and boasted about the low gas prices.

In her Republican response to the State of the Union, South Carolina Governor Nikki Haley jabbed at White House frontrunner Donald Trump by warning against the "angriest voices" on immigration.

She attacked his health care plan, the weak state of the economy, and how President Obama's timid leadership has fueled what she called the "most dangerous terrorist threat" the United States has faced since September 11, 2001. o She promised lower taxes and American safety if a republican is elected in 2016.

1/14/16

9AM

3 hrs.

HERMAN CAIN SHOW: The Fox Business Network Republican Debates are tonight at the North Charleston Coliseum and Performing Arts Center in Charleston, S.C. The participants qualifying for the prime-time, 9 p.m. debate are: Donald Trump; Sen. Ted Cruz; Sen. Marco Rubio; Ben Carson; Gov. Chris Christie; Gov. Jeb Bush; and Gov. John Kasich. In the undercard debate at 6 p.m. the participants are: Carly Fiorina, Gov. Mike Huckabee, and Sen. Rick Santorum. Rand Paul will not attend the undercard debate.

Sen. Rand Paul is blaming the GOP for his exclusion from the main debate stage in tonight's Republican presidential debate, saying the decision may cost them the support of libertarian voters.

"They have been saying for months they're going to narrow the field, but I don't think it's the job of the establishment in the Republican Party to decide who is and who isn't [in],"

A Federal Appeals Court has ruled that wearing unearned military medals is free speech and allowed.

A federal appeals court overturned a 2007 criminal conviction of an Idaho man for wearing a Purple Heart he didn't earn.

The case centered on Elven Joe Swisher, a military veteran who served in the Marine Corps from 1954 to 1957.

"Suppressing a symbolic communication threatens the same First Amendment harm as suppressing a written communication," Judge Sandra Ikuta wrote in the majority opinion. "Wearing a medal has no purpose other than to communicate a message."

Swisher testified in a 2005 trial wearing a Purple Heart he had not earned on the witness stand, a violation of the Stolen Valor Act.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/15/16 9AM 3 hrs.

HERMAN CAIN SHOW: With just over two weeks until voting begins, Republican presidential candidates Donald Trump and Ted Cruz firmly asserted their standing atop the GOP race in a fiery debate, overshadowing a crowded field of rivals still grappling for a way to overtake the front-runners.

Thursday night's debate underscored that the competition between Trump and Cruz will be rough-and-tumble in the days leading up to the Feb. 1 Iowa caucuses, a shift from the relative civility that's defined their relationship until now. The candidates tangled over Cruz's eligibility to serve as commander in chief and the real estate mogul's "New York values," with Trump besting his rival with an emotional recounting of his hometown's response to the Sept. 11 attacks. A jury in Washington state is hearing evidence on whether the threat of climate change is a justifiable defense for criminal acts, the first time such a defense has been allowed in an American court.

Defense attorneys for five climate activists will call the final witnesses that will set up a historic legal showdown.

By eliciting testimony that the activists had no reasonable legal alternative to prevent the catastrophic effects of climate change, the defense team is building a depressing but compelling argument against the efficacy of American democracy and government.

"The reality of climate urgency will force judges and juries to rethink what is 'reasonable', because the process of law is so slow," said Mary Wood, a professor of environmental law at the University of Oregon. "As scientists urge immediate action to slash carbon emissions, many drawn-out political and legal processes that may have been 'reasonable' to pursue two decades ago now extend beyond the short window of time left available to act."

1/18/16 9AM 3 hrs.

HERMAN CAIN SHOW: President Barack Obama says Americans long held in Iran will soon be reunited with their families and says "tireless" diplomacy made it possible. Obama spoke as the Americans were on their way to Switzerland, a day after their release as part of a prisoner swap.

Under the deal, the U.S. was pardoning or dropping charges against seven Iranians citizens accused or convicted of violating U.S. sanctions.

Obama says the released Iranians weren't charged with terrorism. He says their release is "one-time gesture" to Iran.

With just two weeks to go before the first votes of the 2016 race for president, Democrats Hillary Clinton and Bernie Sanders engaged in their most contentious debate match-up to date, underscoring their tightening primary race as the Iowa caucuses draw near. The pair tangled repeatedly Sunday night over who's tougher on gun control and Wall Street and how to shape the future of health care in America. Their heated rhetoric highlighted the central question fueling the increasingly competitive primary race: Will the Sanders passion beat out the Clinton practicality? While Clinton remains the national front-runner, grassroots enthusiasm for Sanders' outsider candidacy and his unapologetically liberal message has imperiled her lead in Iowa and expanded his advantage in New Hampshire.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/20/16 9AM 3 hrs.

HERMAN CAIN SHOW: NEAL BORTZ HOSTS- Robo-calls being used to call in bomb threats. These threats have closed schools in several school districts in major cities across the country. Is it terrorism? Neal says yes! Donald Trump is brandishing the endorsement of conservative Republican firebrand Sarah Palin in the increasingly intense 2016 GOP presidential sweepstakes, giving the billionaire businessman a boost against Texas Sen. Ted Cruz less than two weeks before Iowa's kick-off caucuses. "Media heads are spinning," the former vice presidential candidate said after taking the stage at a Trump rally Tuesday at Iowa State University. "This is going to be so much fun." Palin, the former governor of Alaska and 2008 GOP vice presidential nominee, said that with Trump as president, America would no longer apologize. "No more pussy-footing around," Palin said.

1/22/16 9AM 3 hrs.

HERMAN CAIN SHOW: Secretary of State John Kerry acknowledged to CNBC Thursday that some of the money Iran received in sanctions relief would go to groups considered terrorists. "some of it will end up in the hands of the irgc or other entities. some of which are labeled terrorists, but i can tell you this. right now we are not seeing the early delivery of funds going to that kind of endeavor at this point in time. i'm sure at some point some of it will.", Kerry said on Squak Box

House Speaker Paul Ryan and Sen. Charles Schumer are eyeing a new round of election-year talks aimed at winning a deal on international corporate tax reform. The plunging stock market is being cited as a new reason to move quickly on reform as a way to boost U.S. companies and jobs in a suddenly shaky global economy. "There is growing momentum for addressing our international tax code, making it far more competitive, encouraging companies to reinvest their profits back in the United States and growing our economy by keeping companies from relocating their intellectual property overseas," House Ways and Means Committee Chairman Kevin Brady said in an interview.

The European Union will need to provide significant debt relief for Greece if it is to persuade the International Monetary Fund to put its financial clout behind the country's third bailout package. After what was described as a cordial meeting between the IMF's managing director, Christine Lagarde, and the Greek prime minister, Alexis Tsipras, on the sidelines of the World Economic Forum in Davos, the fund said it was only prepared to support the recession-ravaged eurozone country on a strings-attached basis.

"The managing director reiterated that the IMF stands ready to continue to support Greece in achieving robust economic growth and sustainable public finances through a credible and comprehensive medium-term economic programme. "Such a programme would require strong economic policies, not least pension reforms as well as significant debt relief from Greece's European partners to ensure that debt is on a sustainable downward trajectory."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/25/16 9AM 3 hrs.

HERMAN CAIN SHOW: One of Guantánamo Bay's most notorious snitches, an Egyptian who won rare accolades from US military officers for his compliance, has been transferred to Bosnia, along with a Yemeni sent to Montenegro.

The transfers of Tariq el-Sawah, the Egyptian detainee, and Yemeni Abdul Aziz al-Swidi, bring the detainee population at Guantánamo down to 91 people. The two transfers, which occurred are expected to be the last to occur in January one shy of the Obama administration's goal of sending 17 men out of the detention facility after another detainee unexpectedly declined his resettlement offer.

1/26/16 9AM 3 hrs.

HERMAN CAIN SHOW: The Congressional Budget Office reports that ObamaCare will enroll significantly fewer people than expected in 2016, ending the year with about 13 million customers. The figure, which was included in an expansive budget report, is a decline of about 40 percent from last year's enrollment prediction of about 20 million people. The new report also underscores the challenges facing the incoming administration in reducing the uninsured rate after 2017. While the healthcare law has led to a historic low in the uninsured population, officials have struggled to further reduce that figure this year. Though it predicts fewer customers, the budget office says the number of people receiving subsidies will be higher than expected. About 11 million people are expected to receive subsidies this year, compared to 8 million people in 2015.

With its sanctions lifted, Iran wants to buy 500 planes and resume flights to the United States. Italy and Iran signed billions of dollars of business deals on Monday at the start of a visit to Europe by Iranian President Hassan Rouhani aimed at rebuilding his nation's ties with the West after years of economic sanctions.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

1/27/16

9AM

3 hrs.

HERMAN CAIN SHOW: Of all the claims Obama supporters make in the hope of making his record look good, the biggest laugh maybe that he "reduced the deficit." After giving us deficits north of \$1 trillion every year of his first term, we're supposed to be grateful that he's now bleeding red ink to the tune of only half that? Keep in mind that the last deficit of the Bush/Republican Congress combination was \$192 billion. Deficits started rising again when Nancy Pelosi and Harry Reid began their reign of error on Capitol Hill, and exploded when the mortgage meltdown of 2008 brought about TARP. That was the first time we ever had a deficit over \$1 trillion, and it was only supposed to happen one time because it was an "emergency." But Obama promptly gave us another "emergency" in 2009 with his \$862 billion stimulus blowout, and the Democrats quietly added that spending to the budget baseline - so a supposed one-time emergency expenditure became permanent, as anyone who was paying attention could have told you it would.

That's how we got \$1 trillion deficits for five years running. For Obama to now claim some sort of accomplishment because it briefly went down to \$439 billion is pretty rich. But guess what. The deficit is back on the rise. It is expected to hit \$544 billion next year, but the real news is what's coming soon after that: The deficit is rising again largely because spending is climbing rapidly again, an estimated 6% this year, or triple the rate of inflation. As a share of GDP spending will climb by 0.5-percentage points to 21.2%.

December's budget deal explains the \$32 billion increase in 2016 in discretionary spending (the kind Congress approves each year). Defense spending will "edge up slightly," CBO says, while domestic discretionary climbs by 4%. That leaves the big money to the usual suspects—entitlements. Outlays for Medicare (net of premiums), Medicaid, the children's health insurance program and ObamaCare subsidies will increase no less than 11%, or \$104 billion, this year.

Even an estimated federal revenue increase of 4% for the year can't keep pace with this kind of spending blowout. Receipts will rise to 18.3% of the economy, which is well above the average of 17.4% from 1966 through 2015. So even as revenues return to their historical norm, they can't compensate for the spending on entitlements that Mr. Obama has refused to reform.

1/28/16

9AM

3 hrs.

HERMAN CAIN SHOW: There's only one man at Fox News who Donald Trump reportedly would talk to about his bombshell decision to boycott tonight's presidential debate media mogul Rupert Murdoch. Donald Trump has made good on his threat to schedule his own event at the same time as Thursday's GOP presidential debate on Fox News. Trump's special event is set to benefit veterans organizations. The event will be held at 9 p.m. EST at Drake University in Des Moines. That's the same time his rivals will take the main debate stage just three miles away.

The Department of Justice and the city of Ferguson have reached a tentative settlement that would postpone any federal lawsuits over changes to the city's government and police department in the wake of the fatal August 2014 police shooting of Michael Brown.

"This agreement, if approved, avoids the time and cost of litigation and allows the City to continue its focus to ensure constitutional policing and court practices, and thus provides these benefits to the citizens of Ferguson," the city said in a statement, adding that it was seeking public feedback on the settlement before the city council votes on it February 9. The proposed consent decree includes changes include to the municipal court, police training and procedure, data collection, and civilian oversight Yesterday, Wall Street dropped sharply after the U.S. Federal Reserve frustrated stock investors hoping for a strong sign it might scale back future interest rate hikes because of recent financial and economic turmoil. The Federal Reserve announced it would keep key interest rate unchanged while pledging to closely monitor developments in the global economy and financial markets. With plummeting oil prices and fears of slower economic growth in China sending the S&P 500 down 8 percent in 2016, investors saw the Fed's conciliatory comments as a step in the right direction. A positive was Facebook, A Facebook signaled its increasing power and influence with an emphatic set of financial results that showed quarterly revenue passing \$5billion for the first time, and putting the company in a position to challenge Google's dominance of Silicon Valley.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/1/16 9-12PM 3 hrs.

HERMAN CAIN SHOW : President Obama unveiled new rules that would mandate companies with over 100 employees provide the federal government with annual data on how much they pay their workers based on gender, race and ethnicity. The move is part of the president's campaign promise to crack down on firms that pay women less for doing the same work as their male counterparts. The information would then be used to help enforce equal pay laws, while offering insight into discriminatory pay practices. The new rules also mark Obama's latest effort to use executive power to address an issue that has been hampered by the Republican-controlled Congress. "The notion that we would somehow be keeping my daughters ... any of your daughters out of opportunity, not allowing them to thrive in any field, not allowing them to fully participate in every human endeavor, that's counterproductive," Obama said at a White House press conference. Hillary Clinton is hoping to stanch damaging news about her use of private email as secretary of state. She says she has nothing to hide in messages that have been deemed "top secret" and will be withheld from the public. State Department Spokesman John Kirby Says some of Hillary's emails are so top secret the State Department is blocking their release. "I can confirm that as part of this monthly FOIA production of former Secretary Hillary Clintons emails, the State Department will be denying in full 7 emails chains found in 22 documents representing 37 pages. The documents are being upgraded at the request of the intelligence community because they contain a category of top secret information." Kirby said. Hillary Clinton – Tells ABCs George Stephanopolous that this whole email scandal is just a political smear by the republicans "this is very much like Benghazi, George you know and republicans are going to continue to use, beat up on me.", Clinton said

2/2/16 9AM 3 hrs.

HERMAN CAIN SHOW: A victorious Ted Cruz and buoyant Marco Rubio have emerged from Iowa with compelling claims to the outsider and mainstream mantles in the fractured Republican primary. Cruz emerged with a comfortable lead Monday night to win the country's leadoff vote in what had been a close race until the end. Donald Trump, uncharacteristically humble after a second-place Iowa finish, was headed for far friendlier territory in New Hampshire, where the billionaire firebrand has been running strong. Amid historically large turnout in Iowa, the unexpected benefactor was Rubio, who came within striking distance of Trump. Republicans had already been looking to New Hampshire to winnow their congested field. The Florida senator's strong showing bolsters his case that Republicans should coalesce behind him as the mainstream alternative to the rowdier Trump or Cruz. With the presidential race shifting to New Hampshire, Democrats are girding for a protracted slugfest between Bernie Sanders and Hillary Clinton, who are locked in a virtual tie in the Iowa caucuses. The state party chairman calls the results "the closest in Iowa Democratic caucus history." It was a far cry from the coronation for Clinton that most Democrats once expected. Although Clinton said she was "breathing a big sigh of relief," and her campaign said it had won an outright victory, the neck-and-neck contest was a blow, evoking the setback she faced in 2008 after her upset loss to then-Sen. Barack Obama. Given the closeness of the Democratic caucuses, The Associated Press did not declare a winner.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/3/16 9AM 3 hrs.

HERMAN CAIN SHOW: President Obama and Speaker Paul Ryan on Tuesday had their first face-to-face meeting since the Wisconsin Republican took the reins of the House last fall. White House spokesman, Josh Earnest says Obama is looking for legislative common ground with republicans. "it is possible for leading republicans to sit down in the same office with a leading democrat and have a conversation about the priorities of the country.", Earnest said. They spoke about priorities like the transpacific partnership deal. Criminal justice reform. expanded funding for the so-called cancer moonshot. cooperation to end opiate abuse and more tool help a debt ravaged Puerto Rico. McConnell and Ryan, meanwhile, pressed the president to aggressively combat the spread of the Zika virus, and the Speaker raised concerns about Obama's enforcement of a new visa waiver law. Aetna's chairman and CEO said that the country's third-largest health insurer had "serious concerns" about the sustainability of ObamaCare's marketplaces. "We continue to have serious concerns about the sustainability of the public exchanges," Mark Bertolini said on an earnings call Monday, according to prepared remarks. He said the company remained concerned about "the overall stability of the risk pool."

2/5/16 9AM 3 hrs.

HERMAN CAIN SHOW: President Obama wants oil companies to pay a \$10 tax for every barrel of oil to help fund investments in clean transportation. Obama will formalize the proposal Tuesday when he releases his final budget request to Congress. The \$10-per-barrel fee is expected to be dead-on-arrival among Republicans who control Congress and oppose new taxes and Obama's energy policies. Still, the White House hopes the proposal will drive a debate about the need to get energy producers to help fund efforts to fight climate change. The White House says the fees would be used to increase funding by \$20 billion per year for traffic reduction and new modes of transportation like high-speed rail. Other funds would help cut carbon dioxide emissions within regional transportation systems and integrate self-driving cars.

2/8/16 9AM 3 hrs.

HERMAN CAIN SHOW: Over the weekend, The Iowa Democratic Party updated the results of the Iowa caucuses after discovering discrepancies in the tallies at five precincts, but the final outcome remains unchanged. Democratic presidential hopeful Hillary Clinton still places first in the caucuses with 700.47 state delegate equivalents, or 49.84 percent, the party said in a statement. Primary rival Bernie Sanders comes in second with 696.92 state delegate equivalents, or 49.59 percent. The total net change gives Sanders an additional 0.1053 state delegate equivalents and strips Clinton of 0.122 state delegate equivalents. Former Maryland Gov. Martin O'Malley, who dropped out of the race after the caucuses, also received an additional 0.0167 state equivalent delegates. A veteran official with the Department of Homeland Security claims he and other staff were ordered to destroy records on a federal database that showed links between possible jihadists and Islamic terrorist groups. "After leaving my 15-year career at DHS, I can no longer be silent about the dangerous state of America's counter-terror strategy, our leaders' willingness to compromise the security of citizens for the ideological rigidity of political correctness—and, consequently, our vulnerability to devastating, mass-casualty attack," the former employee, Patrick Haney. Haney alleges that the Obama administration has been "engaged in a bureaucratic effort" to destroy the raw material and intelligence the Department of Homeland Security has been collecting for years, leaving the United States open to mass-casualty attacks.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/9/16

9AM-12PM

3 hrs.

HERMAN CAIN SHOW: A record number of U.S. Citizens and Green-Card Holders have ended their ties with the United States.

A record 4,279 individuals renounced their U.S. citizenship or long-term residency in 2015, according to data released by the Treasury Department.

Last year was the third year in a row for record renunciations, according to Andrew Mitchel, an international lawyer in Centerbrook, Conn., who tallies and tracks renunciation data. The Treasury Department renunciation list for the fourth quarter, which contained 1,058 names, was released on Friday.

"An increasing number of Americans appear to believe that having a U.S. passport or long-term residency isn't worth the hassle and cost of complying with U.S. tax laws," Mr. Mitchel said. Experts say the growing number of renunciations by citizens and long-term holders of green cards is related to an enforcement campaign by U.S. officials against undeclared offshore accounts. It intensified in 2009, after Swiss banking giant UBS AG admitted that it encouraged U.S. taxpayers to hide money abroad. Since then, the U.S. has collected more than \$13.5 billion from individuals and foreign financial firms in taxes and penalties due on such accounts. This week, Swiss bank Julius Baer Group AG admitted it encouraged U.S. taxpayers to hide money abroad and agreed to pay \$547 million to settle potential charges. Canada will stop bombing ISIS targets in Syria and Iraq by February 22nd.

Canadian Prime Minister Justin Trudeau said, "air strikes alone did not secure lasting stability for local people."

But Canada will keep two surveillance planes in the region, he said. It will also keep refuelling aircraft in the area and will increase the number of Canadian soldiers training local troops who are fighting Islamic State.

2/10/16

9AM

3 hrs.

HERMAN CAIN SHOW: Vermont Senator Bernie Sanders defeated Hillary Clinton in the New Hampshire Democratic primary, while real-estate mogul Donald Trump prevailed over a crowded Republican field with Ohio Governor John Kasich finishing second.

With Tuesday's results, voters in both parties sent a rebuke to establishment presidential candidates by embracing Trump and Sanders -- a billionaire and a Democratic socialist -- who both spoke to voter anger and anxiety about rising income inequality and a gridlocked Washington.

"Together we have sent the message that will echo from Wall Street to Washington, from Maine to California, and that is that the government of our great country belongs to all of the people and not just a handful of wealthy campaign contributors and their super-PACs," Sanders said in his victory speech in Concord on Tuesday night.

The biggest loser of the night was Clinton, the Democratic front-runner who won the state in 2008 only to suffer an embarrassing loss in a race that was called almost as soon as the polls closed at 8 p.m. Eastern. Her campaign manager, Robby Mook, issued a memo designed to tamp down any panic among supporters by asserting that she is still the favorite for the nomination. Clinton congratulated Sanders on his victory in her concession speech in Hooksett and vowed to battle on, saying she knows how to get results that voters are demanding. "Now we take this campaign to the entire country, and we're going to fight for every vote in every state," Clinton said. "We're going to fight for real solutions and make a difference in people's lives."

Trump re-assumed his front-runner status in the Republican nominating contest after finishing second in the Iowa caucuses on Feb. 1 to Texas Senator Ted Cruz, despite leading state and national polls for months. "We learned a lot about ground games in one week, let me tell you that," Trump said as he addressed a victory rally, a reference to criticism he lacked the sufficient organization to prevail in Iowa.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/15/16

9AM-12PM

3 hrs.

HERMAN CAIN SHOW: The unexpected death of Supreme Court Justice Antonin Scalia is sparking a political battle in Washington, D.C. and on the 2016 campaign trail across as Democrats and Republicans argue about replacing Scalia while the high court decides on such politically-charged issues as Obamacare, immigration and abortion.

- o Scalia was pronounced dead at 1:52 p.m. on Saturday afternoon. He had just finished a hunting trip at his Texas home. A heart attack was the likely cause of death.

- o The next justice would tilt the balance of the nation's highest court, which now consists of four conservatives and four liberals. The vacancy left by the death of Scalia, 79, quickly became an issue in the 2016 presidential race.

SCALIA'S SUCCESSOR - President Obama said on Saturday that he would nominate someone to fill the now-empty seat. Obama and his aides have already created a shortlist of potential Supreme Court appointees to fill Scalia's vacancy.

- o Sri Srinivasan Is a 48-year-old moderate on the D.C. Circuit Court of Appeals judge, has already been labeled Obama's "Supreme Court nominee in waiting," by The New Yorker's Jeffrey Toobin. Widely seen as the most likely choice, he would be the first Indian-American justice on the highest court. Srinivasan is poised to be chosen for the Supreme on the D.C. Circuit Court, the second-highest court where John Roberts, Antonin Scalia, Clarence Thomas, and Ruth Bader Ginsburg all were nominated from.

- o Patricia Ann Millett: Millett, 52, was confirmed to the D.C. Circuit Court in 2013, after Srinivasan. (The D.C. Circuit Court of Appeals is a good place to look for future Supreme Court justices — John Roberts, Ruth Bader Ginsberg, Clarence Thomas and Scalia all sat on that bench, and Elena Kagan was nominated for the post). She's the wife of a Navy reservist, Millett has been an advocate for military families, which is a confirmation-friendly activity.

- o Jane Louise Kelly: The Eighth Circuit judge is in her early 50s and was confirmed unanimously and quickly in 2013. She has spent most of her career as a public defender.

- o Merrick Garland: Garland, 63, is the Chief Judge of the D.C. Circuit Court of Appeals, and his name was frequently mentioned as a possible Obama nomination when Justice Stevens retired in 2010. He clerked for Supreme Court Justice William Brennan. He has served the government under presidents from both parties and is considered a judicial moderate.

- o Jacqueline Nguyen: Nguyen, in her early 50s, is a judge on the Ninth Circuit. Her confirmation in 2009 was unanimous. Nguyen was born in Vietnam, and her family fled to the U.S. when she was 10. Her appellate court nomination announcement from the White House notes that they lived at a refugee camp in California before settling in Los Angeles.

- o Kamala D. Harris: Unlike the other names so far on this list, Harris isn't an appellate judge: she's a politician and the current Attorney General of California. Harris, 51, is the first woman, first African-American and first South Asian to hold her current post. "Her mother was a breast cancer researcher from India, her Jamaican father taught economics at Stanford. As a young prosecutor, Harris cut her teeth on cases of homicide, domestic violence and sex slavery. Later, at San Francisco's district attorney, she doubled her predecessor's conviction rate and she talked about being smart on crime."

- o Kannon Shanmugam: Like Harris, Shanmugam doesn't sit on a bench: He's a partner at the law firm of Williams & Connolly and the head of their Supreme Court and appellate litigation practice. The 44-year-old has argued more than a dozen cases before the Supreme Court. He is a member of the conservative Federalist Society and clerked for conservative judges — including Scalia himself.

- o Mariano-Florentino Cuéllar: Cuéllar, 43, is a justice on the Supreme Court of California and served in both the Clinton and Obama administrations. He was born in Mexico and grew up in Texas and California. He would be a more liberal choice.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/16/16

9AM-12PM

3 hrs.

HERMAN CAIN SHOW: Anna Day, a U.S. journalist and three members of her camera crew were detained in the Kingdom of Bahrain.

In a statement, Reporters Without Borders urged Bahrain to release the four American citizens "rapidly and without harm." The group described Anna Day and her three colleagues as experienced journalists, who had most recently worked on virtual reality documentaries in Egypt and Gaza.

The (Bahrain Mirror) said the four were detained in Sitra, a Shi'ite village east of Manama while covering clashes between local demonstrators and security forces. The demonstration was meant to mark the fifth anniversary of widespread Arab Spring protests in 2011 mainly by Shi'ite Muslims demanding reforms and a bigger share in government. Those protests were put down violently by Bahrain security units with help from security forces from Gulf Arab states, including Saudi Arabia. But the kingdom, where the U.S. Fifth Fleet is based, continues to see bouts of unrest, especially in villages where Shi'ites are a majority. Bahrain's interior ministry said that the four journalists were "suspected of offences including entering Bahrain illegally having submitted false information to border staff, and participating in an unlawful gathering." The U.S. State Department said it was aware of reports that U.S. citizens had been arrested but declined further comment. A representative for Day's family rejected any suggestion that the four were involved in any illegal behavior or non-journalistic activities. U.S. air carriers will begin competing for routes and airport slots for travel to Cuba later today when an agreement takes effect to restore normal commercial air service between the two countries. The U.S. and Cuba are expected to formally sign an agreement in Havana to resume air service between the countries. Once that happens, air carriers will have 15 days to submit applications to the Transportation Department for the routes they'd like to fly.

2/17/16

9AM

3 hrs.

HERMAN CAIN SHOW: Republicans are getting ready to cave and support any nominee to replace Supreme Court Justice Antonin Scalia. Republicans cave because of polls that say people think they are "spooky and scary". Go to www.theresurgent.com and join Erick in urging the senate to ignore any Obama nominee to replace Scalia. Obama doesn't believe in the 2nd Amendment and doesn't believe in Citizen United. Both were 5-4 decisions by the Supreme Court, cases that Scalia led on. If Obama appoints someone this year, those two critical cases will be reversed.

2/29/16

9AM

3hrs

HERMAN CAIN SHOW: As former Speaker Newt Gingrich said recently during a Fox News Channel interview, "Democrats lie better than Republicans tell the truth." He's right. Democrats lied about ObamaCare. They lied about Benghazi. They are lying about the state of the economy using bogus calculations. They have lied about the so-called Iran deal, in which the USA got a lot of empty promises, while Iran can now boost its economy by doing business with the rest of the world. Democrats have deceived their primary voters by not telling them that Hillary is pretty much already assured the Democrat presidential nomination. That's because the superdelegates (federal and state elected officials and a few other office holders) are not bound by the popular vote, which is unlike the Republican superdelegates. I am not a believer in or supporter of Bernie Sanders's brand of socialism, but look what happened in the New Hampshire Democrat primary. Bernie got the most popular votes, but Hillary was awarded the most delegates! To some extent, both political parties are more concerned about staying in power and political optics than they are about truly representing the priorities of the people. At least Republicans mean well, but their truthful message gets drowned out in the media by selective soundbites and Democrat lies.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/1/16

9AM-12pm

3 hrs.

HERMAN CAIN SHOW: It's Super Tuesday and These are the states voting today.

Alabama

Alaska Republican Caucus

American Samoa Caucus (Dems only)

Arkansas

Colorado Caucuses

Democrats Abroad

Georgia

Massachusetts

Minnesota Caucus

North Dakota Republican Caucus

Oklahoma

Tennessee

Texas

Vermont

Virginia

Wyoming Republican Caucus

Ignore all the ads the attacks, the rumors & the intellectual conservatives. National Review published "Conservatives Against Trump"

Domench, Erickson, Halperin, Crystal, Loesh, Medved to name a few spoke up against Trump. These are the conservative intellectuals, who Herman says are being stubborn If Trump is the nominee, and conservatives don't support him, Hillary is guaranteed the White House

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

HERMAN CAIN SHOW: SUPER TUESDAY WINNER REPUBLICAN RESULTS

3/2/16

9AM

3 hrs.

- GEORGIA- Donald Trump 76 Delegates per state.
- VERMONT- Donald Trump 16 Delegates per state.
- VIRGINIA- Donald Trump 49 Delegates per state.
- ALABAMA- Donald Trump 50 Delegates per state.
- MASSACHUSETTS- Donald Trump 42 Delegates per state.
- TENNESSEE- Donald Trump 58 Delegates per state.
- ARKANSAS- Donald Trump 40 Delegates per state.
- OKLAHOMA- Ted Cruz 43 Delegates per state.
- TEXAS- Ted Cruz 155 Delegates per state.
- MINNESOTA CAUCUS- Rubio 38 Delegates per state.
- ALASKA CAUCUS- Ted Cruz. 28 delegates per state.

SUPER TUESDAY DEMOCRATIC RESULTS

- GEORGIA- Hillary Clinton 116 Delegates
- VERMONT- Bernie Sanders 26 Delegates
- VIRGINIA- 110 Delegates
- ALABAMA- Hillary Clinton 60 Delegates
- MASSACHUSETTS- Hillary Clinton 116 Delegates
- TENNESSEE- Hillary Clinton 76 Delegates
- COLORADO CAUCES- Hillary Clinton 79 Delegates
- ARKANSAS- Hillary Clinton 37 Delegates
- OKLAHOMA- Bernie Sanders 42 Delegates
- TEXAS- Hillary Clinton 252 Delegates
- MINNESOTA CAUCUS- Sanders leading late (93 Delegates)
- AMERICAN SAMOA- Hillary Clinton 3 Delegates

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/3/16

9AM

3 hrs.

HERMAN CAIN SHOW: Tonight's Republican debate on Fox News Channel could be Round 2 of Megyn Kelly versus Donald Trump. But the journalist and fellow moderators say they are not preparing to stoke the fire with questions about his headline-grabbing battles with the network.

The moderators said they do not plan to mention Trump's comments about Kelly, his complaints about unfair treatment by the cable news network or his absence from Fox's January debate. Kelly said she has not prepared a comeback if Trump gets personal. "I have my questions," she said. "That's all I need."

A Supreme Court deeply split over abortion wrestled Wednesday with widely replicated Texas regulations that could drastically cut the number of abortion clinics in the state. As ever, Justice Anthony Kennedy appeared to hold the outcome in his hands on a court operating with eight justices since the death of Justice Antonin Scalia. The court's most significant abortion case since the early 1990s crackled with intensity during 85 minutes of pointed questions from liberal and conservative justices that suggested little common ground in resolving the clinics' claim that the regulations are medically unnecessary and unconstitutionally limit a woman's right to an abortion.

Texas says it is trying to protect women's health in rules that require doctors who perform abortions to have admitting privileges at nearby hospitals and force clinics to meet hospital-like standards for outpatient surgery. The rules would cut the number of abortion clinics in the state by three-fourths, abortion providers say. A decision is expected by late June.

3/7/16

9AM

3 hrs.

HERMAN CAIN SHOW: Former Gov. and Republican presidential nominee Mitt Romney said Donald Trump is "anything but presidential" and pledged to cast a write-in vote rather than support the Republican front-runner if he were to become this year's GOP nominee.

for someone on the ballot that I think is a real conservative and who will make us proud and I may write in a name if I can't find such a person."

Romney stopped short of saying he regrets receiving Trump's endorsement four years ago, but continued to condemn the Republican front-runner's bombast and vulgarity.

Democrat debate last night: It was no Republican debate -- nobody talked about the size of their hands or made up demeaning nicknames -- but Hillary Clinton and Bernie Sanders were ready for action Sunday night. Personal frustration peeked through as Clinton unloaded new attacks on Sanders over his opposition to the auto bailout and Sanders portrayed Clinton as a candidate straight out of Wall Street central casting. Sunday was also '90s night, as the candidates essentially re-litigated major political battles of the era -- including NAFTA, the assault weapons ban and crime bill -- through modern eyes. The debate came two days before Michigan's primary -- a key test of whether Sanders can expand his appeal to a broader and more diverse electorate -- and was shaped by the concerns of voters in this city that is still struggling with a water crisis for which local, state and federal officials share the blame.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/8/16

9AM

3 hrs.

HERMAN CAIN SHOW: How liberals make income inequality worse. Of all the ideas that are considered articles of faith among conservatives, few inspire more derision among liberals than the idea that government transfer payments disincentivize work. The liberal argument is that government benefits never offer a high enough quality of life to equal what you could get from a job, so the idea that anyone would sit around and collect welfare when a job would put them in a much better place is crazy. True? It seems like a sound argument at first glance, but the real impact of government-led class warfare is more psychological. It changes the way people think about how you get money. The more they listen to politicians telling them that businessmen are their enemy, or see trial lawyers on daytime television telling them the way to change your life is to sue someone, the less they believe their best path forward is individual initiative and industriousness. It's not that they wouldn't do it if they knew how, or if they believed it could really help them, but they've been sold by politicians constantly telling them it can't work because "the system is rigged" against them, so they might as well put all their hopes in the idea that some public official will "fight for them."

2/9/16

9AM

3 hrs.

HERMAN CAIN SHOW: Donald Trump's easy victories in Michigan, Mississippi and Hawaii left his rivals with shrinking opportunities to slow his momentum in the Republican primaries and little indication that a flurry of intense efforts to undermine his credibility are pushing voters away from the brash billionaire. Democrat Bernie Sanders surprised front-runner Hillary Clinton in Michigan, a victory that breathed new life into his White House bid and forecast a long Democratic contest. But Clinton, who won Mississippi, padded her delegate lead and is now halfway to the number needed to clinch the nomination. Forty-eight percent of U.S. voters in the Morning Consult survey said the former GOP nominee's speech had "no impact either way" on whether they support Trump. Twenty percent said Romney's remarks make them less likely to vote for Trump while 25 percent said they are now more likely to back him. Among self-described conservatives, 47 percent said Romney's speech did not change their view of Trump. Twenty-seven percent said they are now more likely to vote for him, while 23 percent said they are less likely. The results suggest that Republican men were most turned off by Romney's critique of Trump, whose endorsement he praised in 2012. According to the poll, 41 percent of male GOP voters are now more likely to support Trump in the primary season. The poll also finds that 30 percent of voters who supported Romney in 2012 are more likely to vote for Trump after the former Massachusetts governor's remarks, compared to 20 percent who said less likely. Trump also enjoys a favorability rating that is slightly higher than his newest foe. The real estate mogul has a net-positive rating of 55-42 percent, compared to a 51-41 percent net-positive rating for Romney.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

2/10/16

9AM

3 hrs.

HERMAN CAIN SHOW: Gov. Jeb Bush met with Marco Rubio and Ted Cruz yesterday in Miami, and is set to meet with Ohio Gov. John Kasich today, before the candidates meet for CNN's presidential debate. The meetings come as Bush still mulls whether he will endorse any candidate before Florida's all important primary Tuesday. The meetings were requested by the other candidates, according to Kristy Campbell, the Bush spokeswoman.

Trump isn't impressed by the meetings. In a statement through a spokeswoman, the billionaire businessman said: "These guys cannot defeat one person, Donald Trump. How do they think they are going to defeat ISIS, or the Chinese, or the Russians? Perhaps instead of spending their time trying to stop me, we should all come together to stop Hillary and Make America Great Again." Hillary Clinton called for more sanctions against Iran after the Islamic Republic brushed off U.S. concerns and test-fired two ballistic missiles that it said were designed to be able to hit Israel. Iranian state television showed footage of two Qadr missiles being launched from northern Iran, which the Islamic Revolutionary Guards Corps (IRGC) said hit targets 1,400 km (870 miles) away.

Iranian agencies said the missiles were stamped with the Hebrew words, "Israel should be wiped from the pages of history," though the inscription could not be seen on any photographs. Clinton, a former secretary of state under President Barack Obama, said she was "deeply concerned" by the tests, the second round of Iranian missile launches in two days. "Iran should face sanctions for these activities and the international community must demonstrate that Iran's threats toward Israel will not be tolerated," said Clinton, who is ahead in the race to be Democratic nominee at the Nov. 8 presidential elections.

3/17/16

9AM

3 hrs.

HERMAN CAIN SHOW: Monday's GOP presidential debate scheduled in Salt Lake City, Utah has been canceled.

The decision to cancel the debate followed Donald Trump's announcement on "FOX & Friends" that he would not be appearing. Instead, he said he would be appearing at a pro-Israel group's event on Monday night. Donald Trump –Announced Wednesday that he would not attend the debate.

"I think we've had enough. How many times can the same people ask you the same question? So I was very surprised when I heard that Fox called for a debate. Nobody told me about it. I won't be there. No", Trump said. John Kasich pulled out of the debate saying he doesn't need the exposure .

"I've had more attention in the last 2 weeks than I've had in the last 6 months. So it's fine and I'm pleased with how it's all going. We really do have great momentum.", Kasich said Following phone conferences between FOX News Channel and the Republican National Committee, the event was canceled, representatives for the Salt Palace confirmed. Ted Cruz would have been the only candidate on stage.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/18/16

9AM

3 hrs.

HERMAN CAIN SHOW: Secretary of State John Kerry made a bold statement about what ISIS is doing to Christians and other groups in Syria and Iraq "dash is responsible for genocide against groups in areas under its control, including you yazidis, christians and shaiia muslims", Kerry said.

The U.S. House passed a resolution on a similar declaration in a unanimous vote. Religious groups in the U.S. have been pressuring Washington for such a statement and a commitment to stop the carnage. Kerry listed numerous cases of slaughter by the group, also known as Da'esh, since 2014. He credited an intense multinational effort with taking back 40% of land once held by the militants in Iraq and 20% in Syria.

Russian President Vladimir Putin pledged to continue providing funding and intelligence to the military of Syrian President Bashar al-Assad, adding that Russian warplanes could redeploy to Syria at any moment. "If it is needed, Russia is capable of boosting its numbers of its presence in Syria literally in a few hours, depending on the situation, and use the full power of our capabilities," Mr. Putin said in an address to Russian military personnel who served in Syria.

This contradicts a statement made on Monday where Mr. Putin announced that the bulk of Russian military forces would withdraw from Syria, following a bombing campaign that began at the end of September. The announcement surprised U.S. and Western officials, and raised questions about the direction of nascent peace talks that began the same day. Russian officials have said they plan to keep an air base outside the port city of Latakia, and a naval station in Tartus. Mr. Putin said Russia's military bases in Syria would be protected by advanced air defenses. The Russian warplanes that remain in Syria, Mr. Putin added, were adequate to continue to help Mr. Assad in his fight against Islamic State and Nusra Front. Mr. Putin intervened in Syria last fall with an aim of saving the Syrian government and helped regime forces consolidate gains. The Assad regime's next steps also aren't clear. It hasn't reclaimed from rebels all of the territory it sees as important, and it isn't clear if it can do so without Russian firepower.

3/21/16

9AM

3 hrs.

HERMAN CAIN SHOW: President Obama arrived Sunday in Cuba, marking the start of an historic trip in which he'll try to further improve U.S. relations with the isolated island country and encourage its communist leaders to make life better for their citizens.

The three-day trip follows Obama's announcement roughly a year ago that his administration and the Cuban President Raul Castro's government would try to improve diplomatic relations after roughly a half-century of acrimony.

Conservatives, including Cuban-Americans and others, see Obama's outreach as a disgraceful embrace of a government whose practices and human rights abuses betray American values. However, others argue that the impoverished living conditions under which most Cubans live will never improve unless economic deals are forged and foreign investment -- including the construction of hotels and other tourism investments -- come into the country.

The last time as U.S. president visited Cuba was 1928.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/22/16

9AM

3 hrs.

HERMAN CAIN SHOW: Authorities locked down the Belgian capital on Tuesday after explosions rocked the Brussels airport and subway system, killing at least 26 people and injuring at least 136 more. The country's health minister says 11 of the dead and 81 of the wounded are from twin explosions at the international airport. The third blast hit a city metro station. At least one of the attacks is believed to have been caused by a suicide bomber.

Following today's terror attacks in Belgium, French Prime Minister Manuel Valls said "we are at war. We have been subjected for the last few months in Europe to acts of war." German Chancellor Angela Merkel's chief of staff is calling for solidarity. A spokeswoman for the Russian foreign ministry says the West's politics of "double standards" have led to terror attacks and that frozen diplomatic relations between NATO and Russia have slowed the fight with terrorism.

President Obama stood beside President Raúl Castro on Monday and declared a "new day" of openness between the United States and Cuba, but old grievances and disputes over human rights marred a groundbreaking meeting and underscored lingering impediments to a historic thaw .

The two presidents, meeting at the Revolutionary Palace for the first such official contact between their two governments in more than a half-century, engaged in a frank and at times awkward exchange with each other and reporters.

Human rights groups quickly produced rosters, distributed over email and social media, of people they said had been imprisoned in Cuba for demonstrating against or otherwise challenging Mr. Castro's government.

3/23/16

9AM

3 hrs.

HERMAN CAIN SHOW: The only surviving suspect directly linked to the deadly bombings in Brussels is believed to still be on the run. There were earlier reports he had been arrested this morning. Of those three suicide bombers, two of the men have been identified as relatives: one of the airport suicide bombers and the subway suicide bomber were brothers. The deadly attacks left at least 31 people dead and 260 injured.

President Obama is using the sixth anniversary of ObamaCare to tout the law as a success.

"After nearly a century of effort, and thanks to the thousands of people who fought so hard to pass and implement this law, we have at last succeeded in leaving our kids and grandkids a country where pre-existing conditions exclusions are a thing of the past, affordable options are within our reach, and health care is no longer a privilege, but a right," Obama said in a statement Tuesday, one day ahead of the anniversary of the law's signing.

Obama pointed in particular to the 20 million people that government economists estimate have gained healthcare coverage because of ObamaCare.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/24/16

9AM

3 hrs.

HERMAN CAIN SHOW: Authorities are searching for a second possible suspect in Tuesday morning's suicide bombing of a subway in central Brussels.

Belgian and French media report that a man carrying a large bag was seen on CCTV walking with the man whom authorities believe blew himself up on a train at the subway station, killing at least 20 people. It was not immediately clear whether the unidentified man survived the blast.

Belgian police were already searching for a man seen at the Brussels airport with two other suicide bombers.

Americans have been killed by prisoners released from the detention center at Guantanamo Bay, Cuba, a senior Defense Department official told lawmakers Wednesday, triggering sharp criticism from Republicans opposed to shuttering the facility in the wake of deadly attacks by the Islamic State group in Brussels and Paris. Paul Lewis, In an exchange with Rep. Dana Rohrabacher (R-CA) ,talks about the deaths of Americans by released Gitmo prisoners .

"what i can tell you is unfortunately there have been americans that have died because of gitmo detainees. >> how many americans have to die, how many people in brussels or paris have to die, civilians, what's the threshold at that point maybe we will keep them under control in gitmo? >>when anybody dies it's a tragedy and we don't want anybody to die because we transferred detainees," There are 91 men held at Guantanamo, down from nearly 250 when Obama assumed the presidency. Those left include 36 who are cleared for release if security conditions can be met in the countries where they will settle. Seven face trial by military commission, including five charged with planning and supporting the terrorist attack of Sept. 11, 2001. Three others have been convicted.

3/25/16

9AM

3 hrs.

HERMAN CAIN SHOW: In a blistering rebuke of the IRS, a Cincinnati-based federal appeals court has ordered the tax-collecting agency to quit stalling and produce the names of organizations it targeted based on their political leanings. The unanimous ruling by a three-judge panel of the U.S. Court of Appeals for the 6th Circuit gave the IRS two weeks to turn over the documents sought as part of a class-action lawsuit brought by the NorCal Tea Party Patriots.

The NorCal Tea Party Patriots sued the IRS in 2013 after a Treasury inspector general concluded the IRS had unfairly singled out for extra scrutiny conservative groups applying for tax-exempt status. For the civil suit, the NorCal Tea Party Patriots requested information from the IRS detailing the organizations targeted -- information they say they have not received or has been wrapped up in legal red tape. The panel of federal judges agreed.

"The lawsuit has progressed as slowly as the underlying applications themselves: at every turn the IRS has resisted the plaintiffs' requests for information regarding the IRS's treatment of the plaintiff class, eventually to the open frustration of the district court," the judges claimed in court documents.

The IRS has pushed back on the allegations and maintains that handing over the names and organizations on its "Be on the Look Out" list would violate privacy laws. A lower district court has twice ordered the IRS to produce the documents. In response, the IRS sought a "writ of mandamus" to block the court order.

Tuesday's angry reprimand by the federal appeals court is in response to the IRS's writ of mandamus. "The district court ordered production of those lists, and did so again over an IRS motion to reconsider. Yet, almost a year later, the IRS still has not complied with the court's orders. Instead the IRS now seeks from this court a writ of mandamus, an extraordinary remedy reserved to correct only the clearest abuses of power by a district court," Judge Raymond Kethledge wrote.

"We deny the petition." The panel of judges gave the IRS two weeks to start handing over the documents.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

3/29/16

9AM

3 hrs.

HERMAN CAIN SHOW: Georgia Gov. Nathan Deal will veto legislation shielding opponents of same-sex marriage, after a groundswell of opposition from companies threatening to boycott the state if it became law. The Republican announced his decision during a news conference in his office at the Georgia Capitol. GA Gov Nathan Deal – Says the bill supporters’ concerns are best left to the broad protections of the first amendment

Republican majorities passed the bill to broadly protect people whose actions were rooted in their religion. It also would have protected clergy who won't perform gay marriages and people who won't attend a wedding for religious reasons. Dave Baker, of the Faith & Freedom Coalition believes faith based institutions should have the freedom to deny services and jobs to people who violate the organizations religious beliefs. “There is overwhelming support in the house and senate and the governor is run running counter to the will of the people in Georgia in vetoing this legislation.”, Baker said. State Rep Beth Beskin (R-ATL) – Was one of the bills original sponsors ended up voting against the measure in its final form. “Although I was not certain a judge would hold that it facilitated discrimination, it was apparent to me that it allowed excluding others and denying goods, services, accommodation and employment to others and as a Christian and lawyer, i'm not okay with that.”, Beskin said.

3/30/16

9AM

3 hrs.

HERMAN CAIN SHOW: President Obama's fiscal 2017 budget would produce \$6.9 trillion in deficits over the next decade if enacted, about \$2.4 trillion less than under current tax and spending laws, congressional forecasters said on Tuesday. The Congressional Budget Office said in a new analysis, however, that its 10-year deficit estimate is \$776 billion higher than the administration's own forecast. This is largely the result of lower revenues resulting from the CBO's projections for slower economic growth, lower wage and salary growth, and lower revenue gains associated with Obama's tax proposals.

Obama's budget calls for limiting tax deductions for high-income taxpayers, increasing capital gains taxes, and imposing minimum taxes on foreign income and about a \$10-a-barrel oil tax. The CBO's estimate of a \$2.8 trillion revenue gain through fiscal 2026 would also partly come from the enactment of immigration reforms, estimated to result in \$386 billion in new revenue over the decade. Obama's budget plan has no chance of passing in the Republican-controlled Congress. The House and the Senate are working on budget resolutions that are expected to adhere to spending limits agreed to in a two-year budget deal largely negotiated last year by former House Speaker John Boehner and the White House. Debt held by the public in 2026 would be 77.4 percent of GDP under Obama's budget versus the current trajectory of 85.6 percent.

3/31/16

9AM

3 hrs.

HERMAN CAIN SHOW: President Obama commuted 61 prison sentences, continuing his administration’s push to overhaul the nation’s criminal justice system and to mitigate what the White House calls an overly punitive sentencing system. The commutations will shorten the sentences of 61 inmates serving time for drug possession and related offenses. White House counsel Neil Eggleston said these individuals were serving years in prison “under outdated and unduly harsh sentencing laws.” More than one-third of the prisoners who received grants of clemency were serving life sentences. Mr. Obama has made criminal justice issues a priority during his final months in office, advocating for changes to mandatory minimum sentences for nonviolent drug offenders. Legislation that would recalibrate sentencing laws has drawn some bipartisan support on Capitol Hill, but lawmakers have yet to act. Opponents have said the bill would release violent criminals en masse onto the streets. White House press secretary Josh Earnest said that the White House has tried to nurture bipartisan cooperation on this issue.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1st Qtr. 2016

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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CONSUMER / FINANCIAL / CHARITY:

1/4/16	1PM	2HRS
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THE CLARK HOWARD SHOW: Do you have trouble waking up in the morning? Maybe you need this smell-based alarm clock that wakes you up with fragrant scents rather than ear-piercing noise! Inventor Guillaume Rolland says necessity was the mother of invention for Sensorwake. "Every morning it was very difficult to wake myself so I tried to find a new solution to wake up in a good mood," he says. "You can choose your scent so it's very personalized and it's also very gradual [so] you wake up [and] can have a good morning." The device works like an espresso machine or a Keurig. You insert a scent capsule, set the alarm and when that time comes voilà...the scent in the capsule is spread throughout your room by dry-heat diffusion! (One capsule is good for 30 wake ups, and each pack of two capsules costs \$10.) Rolland says his favorite scent is chocolate. Other scents available include croissant, espresso, seaside, lush jungle and peppermint. There's even a money smell simply called "dollar" that was a limited-edition offering through Kickstarter! For those with a stuffy nose, the Sensorwake also has a traditional noisy backup alarm that goes off after three minutes of uninterrupted diffusion. The price for Sensorwake? \$109 (includes one free scent capsule.)

1/5/16	1PM	2HRS
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THE CLARK HOWARD SHOW: Do you have an elderly relative you worry about, but they still want to live independently? This comprehensive and flexible monitoring solution for seniors may offer the perfect solution. The Silver Mother is a remote monitoring solution that lets seniors live a healthy and independent life in their own homes while providing peace of mind to caregivers. It offers the ability for you to remotely check on them from your phone or computer. Each Silver Mother comes with four multipurpose sensors and a main hub (the "mother") to which they report data. You assign each sensor a monitoring task. So for example, you could place one of the sensors on a regular pill bottle. Then it will analyze movement to let you know if your elderly loved one forgot to take their pills. If the lack of movement suggests a missed dose, the Silver Mother will send a call to the elderly person to remind them to take their medication. (You'll also get a message that they missed their medication.) After three missed doses, if no action is taken, the issue is escalated and a third party like a doctor can be automatically notified. The sensors are reusable. You can reprogram each one based on whatever your loved one's needs may be. For example, you could put one on a fridge door to make sure they eat, or a walking stick to make sure they're walking or on regular water bottles to make sure they're staying hydrated. Initial setup is easy too. Simply plug Silver Mother into a power socket and then into an Internet router and you're ready to go! Cookies will send the data within 65 feet of the mother.

The cost for this device? \$299.

CONSUMER / FINANCIAL / CHARITY:

1/6/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: Are you among the 100 million Americans who suffer from chronic pain? Quell is a new wearable device that can hack your central nervous system to turn off the repeat pain signals being sent to your brain, which will give you some relief! Quell uses a new type of therapy called wearable intensive nerve stimulation (WINS) to do what seems like magic but really isn't. Here's how it works: You wear the Quell device on your upper calf where there are a lot of sensory nerves. Contained in the band is an electrode that sends gentle neural pulses up to the brain triggering the release of the body's natural opiates. Those opiates then go into the spine where they block pain signals in the body. The device has FDA approval for 24/7 treatment of chronic pain, including back pain, arthritic pain, nerve pain and leg and foot pain. You're even supposed to wear Quell while you sleep. "It feels like a slight tingling sensation, almost like white noise," a spokeswoman told Team Clark about the experience of wearing Quell. "You can wear it at night and still sleep. It's non-disruptive." With a companion app, you can also track your therapy and the quality of your sleep. In addition, you can start and stop therapy directly from your phone, or increase or decrease the intensity. How cool is that? The price point for Quell is \$249. Devices started shipping in June.

1/29/16 9AM 3hrs

HERMAN CAIN SHOW: The Wounded Warrior Project is demanding CBS News apologize and retract a report accusing the charity of lavishly spending donor money on itself. The CBS News report said that in 2014 alone, the Wounded Warriors Project received more than \$300 million in donations and spent only 60 percent of that on vets. It also claimed, based on the charity's tax forms, that spending on conferences and meetings went from \$1.7 million in 2010, to \$26 million in 2014 that's the same amount the group spends on combat stress recovery, their top program.

CBS News spoke to more than 40 former Wounded Warrior Project employees who accused the charity of needlessly spending millions of dollars in donations on lavish conferences and parties. "We are outraged to see that CBS chose to run the story despite our ongoing efforts to set the record straight," WWP said in an open letter posted Wednesday on Facebook. "We can only deduce that CBS willfully set aside the information WWP provided in favor of the false statements made by a handful of former, disgruntled employees."

2/12/16 9AM 3HRS

THE HERMAN CAIN SHOW: Most Americans have some money in a bank account. And if you're one of them, you're losing money. As low as inflation is, it's higher than the pitiful interest you get from your savings account. So a savings account is a bad bet right now. But it could get worse...a lot worse.

Many central banks around the world have begun to use negative interest rates, and Janet Yellen told Congress this week that she "wouldn't take them off the table" as a potential "tool" if the economy slips into a recession. The number of Americans filing for first-time unemployment benefits fell last week, as the U.S. job market held steady in the face of turmoil in overseas economies and financial markets. The Labor Department said initial jobless claims, fell by 16,000 to a seasonally adjusted 269,000 in the week ended Feb. 6. That was the lowest level since December. Jobless claims data tends to be volatile from week to week, but have generally been falling since 2009 and have held at historically low levels for months, consistent with ongoing job creation. But despite last week's fall, the four-week moving average of initial claims has steadily crept up since the end of October, when it hit a post-recession low of 259,250

CONSUMER / FINANCIAL / CHARITY:

1/8/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: You may know Meccano as the 114-year-old brand behind Erector sets. "We're known for real-life construction sets and that's still the DNA of who we are," a spokeswoman told Team Clark. "We wanted to continue the maker tradition, but incorporate robotic technology." That led to the launch of the Meccanoid G15 last year. With the G15, kids can literally build these things from start to finish. Each unit has a "meccabrain" which provides that instant play gratification: These devices can sing, dance and you can even twirl them around by hand because the robot's hands have sensory activation. Then there's also voice recognition. The G15 can tell jokes, do the waltz, rap and so much more. But the beauty is there are different levels of programming to the G15. Using what's called learned intelligent motion, a child can learn computer programming and coding with just the push of a button. There's also an app technology that goes with it, where you can move the avatar and program the movements. Best of all, the technology is completely open source. So once you really become an incredible programmer, you can hack the meccanoid to do anything you want it to do. These products are aimed at ages 8 and up. The price? There's a smaller two-foot version for \$150. It has limited head and neck movement, but the same brain and play patterns as the larger version. The larger version is four feet and costs \$399.

1/11/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: Imagine if your job paid you almost \$2 million a year. You'd be set for life, right? Maybe not... That seems to be the fear of a lot of players on the Washington Redskins squad. While the average player in the NFL makes \$2 million annually, players on this team have a fierce tradition of living on less than they make. According to a Wall Street Journal article, there is a culture of thrift and trying to outdo each other when it comes to cheapness on the Redskins squad. The players must know that 80% of athletes go bankrupt within two years of the end of their playing days! That's because it's all too common for professional athletes to live large and then when checks stop, they're in trouble. Economists talk about "marginal propensity to consume," an economic theory that says as income rises, spending rises in tandem. So if you're not saving anything at all during your highest-earning years, that's a recipe for disaster when the money stops coming in. Running back Alfred Morris makes \$1.5 million a year and drives a 1991 Mazda 626. Pass rusher Ryan Kerrigan signed a five-year \$57.5 million contract. But he shares a basic apartment with a roommate. Quarterback Kirk Cousins drives a 2000 Savana passenger van. "It's better to buy appreciating assets than depreciating," he tells the Wall Street Journal. "No yachts, no sports cars." There's person after person on this team that is frugal. It may sound silly to you that they make so much money, yet choose to live like this. But there's a lot of wisdom to running counter to the predominant culture of how we spend our money here in America! The next time you get a raise at work, how about saving it? Or saving half of it? If you come into a big windfall, why not blow 5% to 10% on something frivolous and then save the rest? Just something to think about!

CONSUMER / FINANCIAL / CHARITY:

1/12/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: The cell phone space is going through continuous change to the benefit of consumers everywhere. T-Mobile was the real gamechanger in the industry and shifted the landscape, which forced others to adopt. Now AT&T is the latest to do so. There's actually a history of bad blood between T-Mobile and AT&T. Two years ago, AT&T had the head of T-Mobile roughly removed from a CES event in Las Vegas. That only got T-Mobile more publicity as the renegades looking out for consumers. Now AT&T is saying, "Wait, we're looking out for the consumer too!" So starting today, USA TODAY reports that AT&T will be offering a family plan where you get four lines for \$180. And get this: Every line has unlimited data. With people streaming more and more video content, having that unlimited data has become key. Because if you're on a metered plan, a teenager or tween can run up an overage of a thousand dollars in a single month on his or her phone! As far as the AT&T offering, there is one hoop to jump through: You have to get home TV service from their wholly owned subsidiary DirectTV at a separate monthly charge. If you sign up for that, you will get the unlimited data deal on the wireless side. So this offer is really a step back to unlimited data from the cell phone carriers, and it's where we were just a few years ago. Expect to see more bundled offers like this from other technology players in an effort to compete with Google Fiber. In a lot of ways, this latest offering is AT&T's response to Binge On. Back on Nov. 15, T-Mobile rolled out Binge On, a new initiative that lets people on qualifying plans stream unlimited video from mainstream providers like Netflix, Hulu and many more without it counting against their data cap.

1/13/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: the calendar can work in your favor this week when it comes to buying travel deals. When others are tapped out financially after Christmas, if you have the resources and can be flexible, then you can get a great deal right now! Get ready to pack your carry-on bag! There's a new airfare sale from JetBlue with one-way (OW) fares starting at \$34. But act fast...you have to book by midnight this Wednesday, Jan. 13! There are also fares for \$49, \$59 and \$69 OW available if you're willing to be flexible with your travel dates. That is the real key to finding a deal during this sale. Here are some of the other specifics you should know about this sale: Monday through Thursday and Saturday travel between January 20, 2016 – February 11, 2016. Tuesday & Wednesday travel between February 16, 2016 – April 13, 2016. Blackout dates: 2/12 – 2/15/16 (all cities) plus 2/4 – 2/9/16 (SFO, SJC, OAK). No travel on Fridays or Sundays. Another area of transportation with great last-minute deals is the cruise industry. There is a general softness in the field except around Presidents Day weekend. The number one rule right now about cruising is be flexible with your schedule. The week you go will control how much of your wallet you leave behind on the ship. The same exact cabin could cost you as little as a third one week what it might cost you the very next week. When you're looking to buy a deal, what you should do is pull up the ship you want to go on and look at the cost week by week. Look for any dramatic movements up and down in price. In the past, the rates were like a wave; now they're like a yoyo. You want to pounce on those low-cost weeks if your schedule allows.

CONSUMER / FINANCIAL / CHARITY:

1/15/16 1-3pm 2hrs

THE CLARK HOWARD SHOW: Now people can officially begin filing income tax returns for 2015. Generally, those who are early filers have overpaid into withholding and anticipate a refund of few thousand or so. But because of tax ID theft, many states and the feds have new security procedures that are likely to delay your refund even if you file electronically, according to The Washington Post. These fraud systems being followed by the states and the feds are not being disclosed so criminals don't know what the protocols are. But they will involve putting your return through additional verification steps to make sure as best as possible that it's you and not the crooks filing your return. When a return does not seem to fit normal patterns, it will be flagged for additional scrutiny. If your return is flagged, you will likely be contacted to verify that you are who you say you are and that it really is your return you're filing. The goal is to eliminate the massive tax fraud that's plagued the IRS and has had some taxpayers waiting 10 to 14 months for their refund. So if it takes another week or so to kick the crooks out of the system, all the better!

1/18/16 1-3pm 2hrs

THE CLARK HOWARD SHOW: Sellers of big ticket items know that for many people a good price isn't enough. Buying an expensive big screen TV, or new kitchen appliances, or a bunch of new furniture will require a loan. That's why a lot of stores that sell expensive household items offer store financing. You will either be offered a store card with a set amount of credit to buy whatever you want in the store or financing for a particular purchase or item. Often you will be tempted by 0% interest offers. But not all offers are created equal. We've all seen the pitches: "No down payment, interest or payment 'til 2019!" Wow, can these things blow up on people! Whether you're talking about a "no no no" plan like the one mentioned above or something more sane like six months same as cash, you need to beware. One trick you might encounter goes like this: They'll give you a payment due date two days past the anniversary date, and then charging 25% or 30% interest retroactive to the entire amount for the entire time. Make certain you know when the interest free holiday ends and be sure to pay up -- even if you have to take a cash advance on a credit card. The best 0% cards and offers give you a long interest holiday and perhaps a payment holiday. When that time ends, interest will start from then forward. If you are offered 0% for 1 year on the best type of plan, you will pay 0% for that first year regardless of when you finish paying off your balance. However, be aware of a gotcha on many 0% deals: You may lose your entire 0% benefit and be charged retroactive interest back to the date of purchase if you have not completely finished paying off your balance before your interest holiday ends! I recommend that you take out 0% cards only if you can live with the terms required to get the full advantage of the 0%. If you know you can't pay off the balance in full by the end of the payment and/or interest holiday, then often the 0% becomes a very high rate in the range of 25%. And remember, sometimes that is charged retroactively. Read all the rules upfront to protect your wallet from heartache.

CONSUMER / FINANCIAL / CHARITY:

1/19/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: The way you and I buy a used car is being turned on its head because of smartphones and the Internet. There are now several new companies offering entirely new ways to take the pain out of buying a new car. The new reality of the car business is that Millennials will not go to a traditional car dealership. It's a business model they just hate. So even GM has caught wind of this and is ready to launch an online car buying portal called FactoryPreOwnedCollection.com. Over the next week or two, they will have 30,000 vehicles available for sale online. All of them have less than 37,000 miles, which is a real sweet spot in the auto market. Every car will come with an extended factory warranty. GM dealerships will be able to opt in and out of the program, but the auto maker is trying to drag its dealers kicking and screaming into the future. Carvana is really the grandfather here that's been steadily growing as a company that sells used cars. With this service, you buy used cars only from what you've seen on the Internet. You have 7 days to decide if you like it or not. If you don't, you get your money back. No questions asked. The whole idea is to make buying a used a car and selling one ultra easy -- and that's the future. Carvana made headlines recently when they unveiled a giant vending machine in Nashville that lets you take delivery of your new ride after you buy online. The company plans to roll out similar vending machine in other cities across the country.

1/20/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: Saving money for retirement is easy if you work for a giant corporation. They have 401(k) plans that are generally pretty easy to enroll in and may be with low-cost providers. They'll often have a match where they'll kick in 50 cents or a dollar for every dollar you save, up to a certain point. But half of us work for smaller businesses and they don't have retirement plans in general. If they do have one, the small business typically face massive expenses for offering such a plan to their employees. So where can you turn to and what can you do? Fortunately, there are now organizations that offer retirement plans that are either free for employers or have very affordable costs. I've been reading and looking at these things and I'm excited by what's going on. A third of American workers have zero saved for retirement. That's not good. Thankfully, employers can now offer workers a totally free retirement plan through the U.S. Treasury. It's called myRA.gov and has no set up fees, no ongoing fees and you cannot lose money in this plan. The myRA (retirement account) plan has a cap of \$15,000. So at that point you're kicked out of the program and have to go to your own Roth account at a traditional provider like Vanguard, Fidelity or T. Rowe Price. But this is all about getting you in the habit of saving and I think it's a good start. If you're a small employer, you can offer this benefit to your employees at no cost to you starting right now. And it will be a benefit that makes you more competitive with the big guys!

CONSUMER / FINANCIAL / CHARITY:

1/22/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: Dynamic demand pricing may have started in the airline industry, but it's stretched out everywhere from retail to the pricing on apartment rentals. What exactly is dynamic demand pricing? It's the idea that price moves up and down based on demand. Airlines have long used dynamic demand pricing (aka yield management) to determine the price of seats on flights. The airlines use historical analysis, behavioral patterns of buyers, the rate of bookings and even unemployment rates plus any other number of factors to control the price per seat. No two seats are sold for the same price. Here's an example: The Wall Street Journal reports the Indianapolis Zoo used to charge \$16.95 for admission. But now, you might pay anywhere between \$8 or \$30 to get in the gate based on what's going on that day, the weather, expected demand and many other factors. The newspaper even reports Kroger -- the nation's second largest grocer -- is experimenting with electronic price tags at one store. So you might put a box of cereal in your cart thinking it's \$1.50...and then when you get to checkout it could cost \$1.59 or maybe even 99 cents! no less.

1/25/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: I recently spent big bucks to install whole house solar at my home. At the time, I went on air making fun of myself talking about how it may not ever pay off for years and years. In addition, I was speculating that buyers don't really value energy-saving stuff like putting in solar panels. But it turns out I was wrong. If you want to raise the value of your home, you might consider making any of several green improvements like putting in adequate insulation, installing a highly efficient HVAC system, high performance windows and doors and so on. A joint study undertaken by the D.C. Department of Energy and Environment and the nonprofit Institute for Market Transformation has put some numbers to this stuff. They examined sales of home from February 2013 and June 2015 and found that those with energy upgrades sold for between \$10,343 to \$53,000 more than non-energy upgraded homes in the control group. Premiums on some "green" houses ranged from 6% to 7.7%, according to the findings published in the Washington Post. So what's the most single lucrative energy upgrade you can make? A few years back, the Lawrence Berkeley National Laboratory conducted an eight-year study of home resale values where whole house solar was involved. The study found the typical home with whole house solar sells for \$17,000 more than a home that doesn't have it. That can recoup virtually all, if not all, of the cost for installing solar. Think about it: You install solar, you get a federal tax credit, a possible state tax credit and bam! A buyer realizing the wisdom of what you did will pay you more to cover the savings you didn't get if you don't live in the house long enough to get return on investment. Or maybe you live long enough to recoup your initial investment and you then make a tidy profit. Why do I always talk about money when I talk about energy efficiency? It's my belief that most homeowners want to know the decision to be energy conscious requires you to see a real return on investment and a dollars and cents value. To my surprise, it looks like solar may now meets that test!

CONSUMER / FINANCIAL / CHARITY:

1/26/16

1-3PM

2HRS

THE CLARK HOWARD SHOW: A lot of apps are free to download, but what about an app that pays you to have it? Several members of my staff and myself have tested a free app called Slidejoy for some time now. Slidejoy serves ads up on your phone's lock screen, and you get paid to view them. With Slidejoy, when you download the app and ads appear on your lock screen, you just slide them off to get to your home screen. Sliding to the right dismisses the ad immediately. Sliding to the left takes you to the advertiser's website, video or download page for more information. So what do you get paid to have Slidejoy on your phone? My producer Joel averaged about \$5 a month using Slidejoy. (The money can be remitted via check, PayPal transfer or donated to a partner charity.) Slidejoy is only available for Android at this point, but they've been promising to release an iOS app for some time now. As for me playing around with Slidejoy, so far I've viewed ads for the Adidas Spring Blade Razor shoe and a Groupon offer for Puma men's boxer briefs that cost \$16.99. \$16.99?! Really? Boy, they got the wrong guy for that offer! Other advertisers Slidejoy is working with include Sephora, MeUndies.com, Best Buy, Target, J. Crew, and Macy's, according to the app's maker. Meanwhile, Boost Mobile has a new offer for its customers. You can get \$5 off your month bill if you download the Boost Dealz app. Once you have the app on your phone, it will serve you ads each time you swipe the lock screen. Keep it running in the background and you'll get a statement credit of \$5 every 30 days. It's that easy. Boost Dealz is only available for select Android phones. Sorry, iPhone people who are on Boost Mobile!

1/27/16

1-3PM

2HRS

THE CLARK HOWARD SHOW: Apple is feeling a little rotten today. The company did not report good numbers and warned Wall Street that the numbers looking forward will go down, instead of up. Their sales are in decline and people on Wall Street are talking smack trashing the company. The reality? Let me put it to you this way. Have you ever heard of a company called Microsoft? Microsoft used to be the Apple of its day. Today, however, Microsoft has gone from being a feared and respected giant to a company that's looked at an "also ran." All these years later, nobody talks about Microsoft, but they're still around and unbelievably profitable with massive amounts of money on hand. So Apple *may* have reached a peak -- and I have to stress *may* -- but as far as people writing premature obituaries for Apple? Give it a rest! Apple has built a massive ecosystem where their stuff all works together. My daughters and wife use iPhones, so I see how the ecosystem works firsthand. Apple is all about creating a closed and controlled environment that once people get inside, they remain committed to it. So Apple will still remain very profitable, despite the lack of great ideas since Steve Jobs died. Everything since the iPhone has been evolutionary, not revolutionary. But so what? They have more cash on hand than most countries in the world! That's nearly a quarter trillion dollars just sitting around. Google's Android system controls nearly 85% of the cellular market in the world. Apple has 12% for the iPhone. But even though Android is so dominant, Apple remains profitable. Apple is the most widely held stock in America. Even people who don't own any other stocks own Apple. But don't own Apple going forward looking for the stock values to reach the stratosphere. At this point, it's a good holding to have in your portfolio without the company ever having to hit another homerun like the iPhone ever again. Ultimately, the future belongs to companies who learn how to adapt to marketplace. The adaptable companies today are Google, Facebook and Amazon, just as they were once Microsoft and Apple. Taken together, these five companies contribute enormously to the economy, to job creation and to bettering our lives. They can innovate their way into our lives with products we didn't even know we needed until they exist. It's the innovation that matters!

CONSUMER / FINANCIAL / CHARITY:

1/29/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: A loving cafeteria worker at Arizona State University got the surprise of her life when students crowdfunded her dream trip to see the Northern Lights. Vicke Davis is beloved by students at Barrett, the Honors College because she really cares about each and every one of them. "Vicke is obviously a star component of the Barrett experience," sophomore Hannah Houts told azcentral.com. "She knows all my family. ... She sang 'Happy Birthday' to my dad once even though it wasn't his birthday — because he was getting cake." To honor the positive impact Vicke has on their lives, the students set up a GoFundMe.com page over winter break and collected nearly \$2,500 to fund her dream trip to see the Aurora Borealis. Vicke was overwhelmed by the gesture, but displayed her usual sense of humor about the whole situation when a gathering of students presented her with a check. "Each one of them is gonna get a whooping. They could use that money on themselves," she said, laughing. "Y'all spoil me, but y'all my favorite babies and you know it. I gotta bring back a lot of key chains [from my trip]!" Meanwhile, if you listened to the show today, when I was talking about Vicke's story producer Christa also mentioned the wonderful charity her 3rd grade teacher is helping to run. Jazzy's Place gives dog food to food banks and pantries so that those who can't afford to feed their four-legged friends will be able to do so during their time of need. Please consider liking Jazzy's Place on Facebook or visiting their website for more information.

2/1/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: Hotels are coming up with more and more gotcha fees for unsuspecting travelers. I want to outline some of the most common ones I've avoided in recent weeks on the road. The hotel industry is desperate for more revenue so they're looking for any way to spring a gotcha on you. (Of course, it was the airlines that taught everybody else in the travel business how to fee customers to death!) I have seen an unusual array of junk fees in my time. Here are some of the more memorable ones: A \$2/daily mandatory fee for receiving the morning newspaper unless you elect otherwise upon check-in. A \$1.50/night safe fee that you were automatically charged upon check-in. Upon checkout, you had to say that you didn't use the room safe to get your money back. A \$5.50/night mini-bar charge. A resort fee for local telephone calls! These charges are all about trying to nickel and dime you in the hope that you won't notice. When it comes to the mini-bar charge, I stay in hotels typically 100 nights a year. How many times have I ever consumed any item from any mini-bar ever? Zero times. So I called the hotel to try to get a credit. I was transferred to the accounting department and didn't get a call back, so I called my credit card company and put the \$5.50 in chargeback dispute. But my all time favorite that I've seen is an early checkout penalty of \$100 or \$150 if you book for three nights and only stay for two, or whatever it is. Beware of all kinds of games and gimmicks. I know the temptation is to "zombie out" after a long day of travel when you finally get to the hotel lobby. But I want you to pay attention to that form you're signing that contains the hidden fees. Be prepared and protect your wallet! Meanwhile, when it comes to saving money on hotel booking, there's a service called Tingo.com that will book a hotel room for you and then continually re-shop your rate. If a better deal pops up on your same room, they'll automatically re-book you at the new lower rate.

CONSUMER / FINANCIAL / CHARITY:

2/3/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: Nearly 20 years ago, I would get calls all the time from people asking how they could get their car wrapped with advertising and get paid for it. All of the companies that did car wrapping folded in the early 2000s. Everyone else who has claimed to do it since then has been a scam...until now. A West Coast tech startup called Wrapify will pay you to wrap your car with advertising in select cities (San Diego, San Francisco). You have to be 21 years or older, have a clean driving record and own or lease a 2008 or newer vehicle. As a driver, once you're registered and accepted into the program, you simply fire up the app on your phone and it tracks your mileage and where you go. (The app is currently iOS only with an Android version coming.) You can even choose your car's "look" with either full, partial or panel advertising. If you select the full wrap and drive an average 25 mile daily round trip, you could earn up to \$400 a month. Advertising campaigns last anywhere from one month to 12 months. Some advertisers already on board include eBay, Petco, and Harrah's Resorts. One more caveat: Driving for a ridesharing service like Uber or Lyft will bar you from acceptance into the Wrapify program at this time. That may change down the road, but those are the program rules for now. I hope this company turns out to be successful because people would love to defray the cost of car ownership. Back before 2000, I signed up with every company there was and nobody wanted to wrap my car. I drove a really beat up old car at the time, so I think that had something to do with it!

2/4/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: Parents often ask me how to control their children's use of the Internet, tablet, phone, game machine, smart TV and whatever device comes along next. In the past, I've always had half solutions. I saw some options at CES 2015, but they were mostly vaporware. Now there is a device on the market that's getting good reviews from the tech folks. For \$99, there's a device called Screen that works with all the electronics that your kids may have. You are able to control what they do, how much time they have on multiple screens and more. Screen manages unlimited cell phones, tablets and computers. The Screen app on your phone also connects with the TV, cable box and game system, in addition to pairing with all PCs, tablets and mobile phones on your family account. Visit GetScreen.com for more details. Will it work as advertised? I have no idea. But if you have had this problem of kids being like zombies in front of their digital devices and you nagging them about it...well, let's just say under \$100 is a great price point at which to find out!

2/5/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: New industry reports from TrueCar show that manufacturers are ramping up incentives to counter a slow down in January auto sales that is being attributed to poor winter weather. "Incentive spending by automakers averaged \$2,932 per vehicle in January," TrueCar reports, "up 13.4 percent from a year ago and down 4.2 percent from December 2015." So right now is a great time if you're interested in anything that's a traditional car, not an SUV or a crossover. In the auto business, dealers and manufacturers aim to have a 55-day supply of cars on lots. That's the theoretical number of cars that if manufacturers didn't make another, dealers could sell what they have on the lot for 55 straight days. Fifty-five days represents a healthy inventory cycle. But right now, a number of manufacturers have over a 90-day supply on hand. That means they are way overstocked and that the incentives will continue to rise as your bargaining power gets better at the dealership. Both Toyota and Honda are seeing declining sales. Nissan is flat. However, U.S. automakers that have a heavier reliance on SUVs are still reporting good numbers. Toyota's Scion brand is being phased out after failing to attract people in their 20s. Part of the problem was the nameplate got very heavily into passenger cars and missed the move in the marketplace to crossovers. With Scion becoming an orphan brand, I'm expecting we'll see great deals on both new and used Scions in the coming weeks. Generally, across the auto landscape, passenger cars or any of the alternative fuel cars are very much a buyer's market right now. Meanwhile, the value of used vehicles is dropping significantly. So this is a really good time to buy anything that is a true car vs an SUV or crossover.

CONSUMER / FINANCIAL / CHARITY:

2/8/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: A month after AT&T announced its unprecedented low prices for family plans, T-Mobile has stepped up with an even sweeter deal. T-Mobile is now offering \$150 a month for four lines of unlimited text, talk and data. After the first four lines, each extra person will be \$30 a month. So this could be a great solution for small businesses too. But note this well: You'll need a relatively newer phone to take advantage of this offer. AT&T, meanwhile, announced in January that you could get unlimited talk, text and data on four lines for \$180 -- with a big caveat. You have to get home TV service from their wholly owned subsidiary DirectTV at a separate monthly charge. So both offers could be great options for families. But what if you're just an individual paying for your own phone? Historically, I've talked about Republic Wireless and their great rate plans starting at \$10 a month as a base. Great offer, right? But Ring Plus has both free plans (1,000 minutes, 1,000 texts and 500 MB) and paid plans like the Rivera for \$12.99 with unlimited talk, text and 1 GB of data a month. That's a great deal for people who don't use a whole lot of data. Check them out!

2/9/16 1-3PM 2HRS

THE CLARK HOWARD SHOW: Wedding planning season is here as couples race to plan the perfect nuptials in time for a summer wedding date. But before you get too deep into planning, I want you to sit down and come up with a budget for your wedding. It can be \$100 or it can be \$30,000. I've been a guest at everything from courthouse ceremonies to weddings that seemed like the coronation of a king. It's whatever makes sense in your life. Write down all the elements of a wedding you want -- flowers, DJ, wedding favors, etc. -- and then start prioritizing them. That way you get a feel for what's indispensable and what you can maybe do without. There are many things you can do along the way that will help you save big money. There's even a blog called 2000dollarwedding.com dedicated to the idea of DIY weddings.

Here are 6 ways to save on a wedding. 1. When you call around to vendors, don't tell anybody you're getting quotes for a wedding. Call it a "party" because you'll likely get a lower quote. 2. If you're planning on having alcohol, find a caterer who will let you purchase and bring it yourself, which avoids the tremendous markup. 3. Make your own flowers out of paper instead of purchasing real ones. This move alone can save you more than \$1,000. 4. Buy dresses or suits that you can wear again. For the bridesmaids, try telling them a color (like navy or black) and encouraging them to wear an existing dress, rather than having them buy a one-time use only dress. 5. Check the cakes at the bakery of your local grocery store, instead of a traditional baker. They can be much cheaper and just as nice. In fact, I went to one wedding where they did a cupcake cake. Everybody got a cupcake and the couple saved that way! 6. Remember that who you are marrying is the most important thing.

CONSUMER / FINANCIAL / CHARITY:

2/11/16

1-3PM

2HRS

CLARK HOWARD: As parents, it's our job to keep our kids safe in a digital world. Read on to find out how you can do just that! If you're looking for some great kid-safe search engines in an increasingly confusing online world, try these suggestions: Ask Kids - Search engine designed exclusively for young people ages 6 to 12. KidRex - This child-safe search engine powered by Google Custom Search utilizes Google SafeSearch and maintains its own database of inappropriate websites and keywords. KidzSearch.com - Family-friendly safe search engine for children powered by Google. Mymunka.com - Set this as your child's default home page and protect them and your computer from 98% of malicious search results. Smartphones and tablets are great for keeping kids entertained on long road trips or in the carpool line. But there are some dangers to your wallet when your kids play with your gadgets. In-game app charges on kids' games have become a real problem for parents. It's not uncommon for parents to find their checking accounts or credit cards dinged for anywhere from \$5 to \$100 each time their children play "free" games. In some really extreme examples, the CBC reports a Canadian mom was hit with \$3,000 in charges after her twins played Clash of Clans, a freemium app for iOS! Huffington Post reports a 5 year old racked up \$2,500 in charges after playing the free game Zombies vs. Ninja on a parent's iPad. And a 6 year old ran up \$3,200 on his grandfather's credit card playing Tiny Monsters, a free Android app. To avoid this happening to you, be sure to turn off in-app purchases on your device!

2/12/16

1-3PM

2HRS

CLARK HOWARD: One of the most expensive places to get medical care is in the hospital emergency room. There's a much better alternative if you need medical care when your doctor's office isn't open. "Nurse-in-a-box" facilities, which are typically located in drug stores, discount stores or supermarkets, offer the services of a nurse practitioner who administers basic medical care. They can be a great, cheap alternative to waiting forever in the emergency room. Customers love these kinds of "store within a store" operations because they're open seven days a week for extended hours. But what's the quality of care you actually receive at a nurse-in-a-box facility? It's actually very good. The Annals of Internal Medicine published a study that examined the cost and quality of care people who had three common illnesses — otitis media (middle ear-infection), pharyngitis (sore throat), and urinary tract infection — received at a doctor's office, at an urgent care center and in an emergency room at a hospital. The study was done by a team of PhDs and MDs from the University of Pittsburgh working in conjunction with two health-related research foundations, and the results are no surprise to us here on Team Clark. "Overall costs of care for episodes initiated at retail clinics were substantially lower than those of matched episodes initiated at physician offices, urgent care centers and emergency departments. (\$110 vs. \$166, \$156, and \$570, respectively)," the journal reports. And then there's this conclusion statement from the study's authors: "Retail clinics provide less costly treatment than physician offices or urgent care centers for three common illnesses, with no apparent adverse effect on quality of care or delivery of preventive care." That last phrase — "with no apparent adverse effect on quality of care or delivery of preventive care" — tells you everything you need to know!.

CONSUMER / FINANCIAL / CHARITY:

3/1/16

1-3PM

2HRS

CLARK HOWARD: A couple of new devices aim to make setting up a Wi-Fi network at your home or business a cinch and very secure too. The routers we have today at our homes and businesses basically just degrade the signal that comes in from your phone or cable company. So you get mad at the phone or cable company for lousy Internet when often the router isn't any good! And on top of that, the security on routers is usually poor. If you're a small business owner, one solution is to pay somebody to come in and put in a repeater system. Often it's four figures just for the techie installer to walk through the door! Well, this is the year that it's going to get much cheaper to deal with, and more secure too. eero is a Wi-Fi system that the tech reviewers love. At first glance, the \$500 price tag seems steep. But you get a three-pack of repeaters that allows you as tech novice to set up a very good Internet mesh network that will give you a great signal with no degradation of speed. eero uses artificial intelligence to learn what your home or business needs. It also uses a special way to keep the mesh networks secure. The system updates automatically so that you not only have the latest features, but the latest security. As I mentioned, the tech writers are going gaga over this thing. But it's just one of many devices coming this year. Luma is another one that sets up a mesh network at a much cheaper price point, but it's vaporware and hasn't started shipping yet. The reality is Wi-Fi has proven again and again to be vulnerable to hackers. In theory, eero aims to eliminate the security threat of a hacker breaking into your small business network. Of course, we all know "hacker proof" isn't possible. You can reduce the threat greatly, but you can't really eliminate it.

3/2/16

1-3PM

2HRS

CLARK HOWARD: Will advanced robotics lead to a massive wave of unemployment in the United States? Or will it liberate us from the drudgery of work? The other day, I was listening to the radio and I heard a commentator say something to the effect of, "Well, at least nobody has figured out a robot to take my job away -- yet." The offhanded comment was very telling. Right now in America, people have a lot of fear about a lot of things. We're afraid of the future, we're afraid of foreigners and we're afraid of terrorism on our shores. So in the midst of all this fear, it gives more credibility to the idea that advanced robotics could seriously disrupt employment. Throughout history, going back to the dawn of the industrial age, many very bright scholars have stated with conviction that this breakthrough or that breakthrough would lead to massive unemployment. Yet time proves those bright people wrong. We as humans are far more adaptable and versatile than we give ourselves credit for. If you go back 50 years ago, nearly half of Americans were employed on an assembly line. Today? It's only 8%. Those who didn't return to work in the factories went on to work in any number of other places. Of course, some of those people truly did get displaced and economically crushed. They may have never found a decent paying job again. The reality is we as humans don't like change. Yet most of us eventually learn how to adapt. Couple that with the fact that emotionally we suffer a loss more than we enjoy a gain, and you can see why people are afraid of robots taking over their jobs. Yet to get a reality check, it's always helpful to look back to historical precedent -- for example, to a time when agriculture dominated the American lifestyle. Farms used to employ 97% of all Americans. When mechanization of farms came about, there were fears that permanent and severe massive unemployment would result. But we all know how that played out Today, farm employment is a fraction of 1% of the U.S. workforce and farms produce more food than ever. The jobs simply came from other places in an increasingly less agrarian society. That's likely to happen again. Besides, when you think about the advance of technology, does anybody today think the world would be better off if nobody had a washing machine or a dryer? Would we really be better off if we had to wash our clothes using rocks in a river?! Technology changes so much. But I don't want you to buy into the fearmongering that advanced robotics will be the end of us. I say it's just another technology for us to use for good or evil.

CONSUMER / FINANCIAL / CHARITY:

3/3/16

1-3PM

2HRS

CLARK HOWARD: Subscription plans for products or services are popping up all over. And while getting you to pay an automatic, recurring monthly fee for something is a marketer's dream, I have long warned you to be careful with such plans. I'd much prefer you manage your payments manually so you can keep close tabs on your monthly spending. Now there's a new emerging form of subscription and it's one that sounds so silly, I almost thought it was a joke when I read the headline on the story in The New York Times! Companies offer "sock of the month" clubs geared heavily toward men where they'll send you one outrageous pair of socks every 30 days in exchange for a monthly fee of around \$10 to \$12, plus shipping. Among the fledgling outfits pushing this business model are Soxiety, Sock Panda and Ankle Swagger, to name just a few. The funniest thing of all? In some cases, guys are just getting a pair of plain black socks at \$12 a pop, month after month! Now I don't know about you, but I feel bad when I spend \$2 for a pair of socks...but \$12 every month?! You can just go to Target or Walmart and buy a pack of 12 black dress socks for a unit price of \$2 or less. If you want something fancier, try Costco's Kirkland Signature brand for around \$2.50 a pair. It's neat to see new startups succeed in today's market. But I think this is a case of overspending on something you could get for much cheaper!

3/7/16

1-3PM

2HRS

CLARK HOWARD: What we're currently doing with tax policy in the United States is broken. Our tax code is a jumbled, corrupt mess, more like what you'd find in a Third World country with all the tax preference items that politicians put in to help their key contributors. Just look at the scandal surrounding IRS Gate to see what's wrong with things the way they are. If I were your emperor, I would clean-sheet the tax code in America and institute a 15-25-0 plan. Here's how it works: The first so many dollars of income you earn would be taxed at 15% (or 10%) -- the exact number would depend on economists doing math to see which rate would generate enough tax to be neutral with our tax levels today. If you are a big income earner, your income will be taxed at 25% after a certain point. There would be no corporate tax at all. No deductions, no credits, no exemptions, nothing. Just a plain, simple tax. Why would I eliminate the corporate income tax on domestic earnings? Because taxing corporations just rewards those that funnel the most money to political parties, thereby funding the corrupt machine that is now Washington. Besides, whatever corporate tax they pay is passed on to you anyway as a customer. So I want to eliminate it entirely. Capitalism requires transparency and continuity. Right now, we have no continuity with tax policy in Washington. Tax rates go up and down and rules change all the time. Businesses are trying to make long-term decisions to build a new factory, put research and development into a new product or hire new employees. But because they can't figure out the rules of the game, they go into the crouch position and nothing gets done. The key thing is to make it simple, clear and understandable by everybody. We need to take the incentive out of the system for corrupting the process. You do that by flattening the tax and eliminating all gimmicks, deductions, exemptions and the rest. Having an economic policy for our country involves more than just tax code. But the tax issue is a good starting point for us. A clear, understandable plan creates confidence. And that's what we lack right now. Corporate America is sitting on record reserves of cash that they're not doing anything with because they're afraid to invest or expand. We need to restore confidence. One step toward that is having a tax code that people can respect and understand.

CONSUMER / FINANCIAL / CHARITY:

3/8/16

1-3pm

2Hrs

CLARK HOWARD: When it comes to retirement, you want to live in a place where you'll enjoy a great quality of life and where your money will stretch the furthest. BankRate.com has crunched the numbers based on cost of living, taxes, health care, weather, crime and residents' overall well-being. They used info from the Agency for Healthcare Research and Quality, Gallup-Healthways, Council for Community and Economic Research, the FBI, the Tax Foundation and the National Oceanic and Atmospheric Administration. Four of the top places to retire are all Mountain States. In first place is Wyoming, with the best tax structure in the country, a low cost of living, an extremely low crime rate and great weather in much of state. Wyoming is followed by South Dakota. In third place you have Colorado, and in fourth, Utah. I owned property in Utah for 18 years, and having spent a lot of time in the Mountain States, I can say this list is on to something with the vastness, the beauty and the ease of living those states offer. Rounding out the Top 10 of best places to retire is Virginia, Montana, Idaho, Iowa, Arizona and Nebraska. And the worst places in America to live in retirement? New York is the single worst place in America you can retire, according to BankRate. That's followed by West Virginia, Oregon, Arkansas, Louisiana, Hawaii, Oklahoma, Alaska, Connecticut and Maryland. to round out the Top 10 of worst places.

3/11/16

1-3pm

2hrs

CLARK HOWARD: Have you ever been asked to lend money to a friend, a family member or a colleague? You know how uncomfortable the discussion can be! Some 25% of Americans received monetary assistance from family or friends during the prior year, according to data from the Pew Charitable Trusts' Survey of American Family Finances and the Panel Study of Income Dynamics at the University of Michigan Institute for Social Research. The median amount of assistance? A whopping \$1,000! That's according to a sampling of 7,845 people that Pew pollsters spoke with. One thousand dollars is not small change! So how you should the request for money if it comes your way? I have two rules about lending money to family friends. One, treat it as a one-time only thing. And two, treat any money you lend as a gift, rather than as a loan. That way if you do actually get paid back, it's a happy surprise. One way to make borrowing and lending among family and friends easier comes from Venmo. With their new product called Ledge, the company lets a borrower create a campaign explaining their situation and then share it with friends. Money can then be pledged from your social network to fund your loan. Interest rates are restricted in accordance with state usury laws, so they're not back-breaking. In fact, the interest rate is actually chosen by a borrower based on what they can afford. And best of all, Ledge reaches into the borrower's account on a monthly basis and pays the creditors back automatically. So you don't have to have any difficult conversations about payback!

CONSUMER / FINANCIAL / CHARITY:

3/16/16

9AM

3HRS

THE HERMAN CAIN SHOW: U.S. Federal Reserve policymakers are seen leaving short-term interest rates unchanged at a two-day policy meeting that began Tuesday, but also to signal that a rate hike is not too far off as long as the job market and inflation continue to improve.

The meeting began at 1 p.m. EDT (1700 GMT), a Fed spokesperson said in an email. The Fed is due to issue a statement at the conclusion of the meeting on Wednesday at 2 p.m. EDT (1800 GMT), and Fed Chair Janet Yellen will hold a news conference at 2:30 p.m.

The U.S. central bank lifted borrowing costs in December for the first time in nearly a decade, but uncertainty over the impact on the U.S. economy of slower growth in China and Europe since the beginning of the year has driven policymakers to hold off on any further rate hikes since then.

A recent string of stronger U.S. data, including faster-than-expected job growth in February, has eased fears in the past few weeks that headwinds from abroad, and the tighter financial conditions they sparked at home, could derail the recovery.

"The most prominent risk in January - the tightening in financial conditions at the start of the year - has receded," wrote Goldman Sachs economists Zach Pandl and Jan Hatzius. "As a result, Chair Yellen will likely indicate that the committee remains on track to raise rates again next quarter."

Still, the path to a next rate hike is unlikely to be smooth. U.S. retail sales were reported on Tuesday to have been weaker than thought in January, renewing worries over domestic growth prospects, even as the Bank of Japan offered a gloomier outlook for the world's third-biggest economy without immediately adding to stimulus. Fresh forecasts from the Fed's 17 officials released after the meeting ends on Wednesday will likely signal three or possibly two rate hikes this year, a slower path of rate hikes than the four 2016 rate hikes envisioned in December, the last time forecasts were published.

3/21/16

1-3PM

2hrs

CLARK HOWARD: Do stockbrokers work for you or against you? The answer might surprise you. Stockbrokers are allowed to work against the best interest of their customers. By contrast, an independent fee-only financial planner who does not work for a brokerage firm has what's called "fiduciary duty." That simply means they must do what's best for you. Surprisingly, many investors are very misinformed on this point. A few years ago, The Wall Street Journal's Jason Zweig once cited a study that found roughly two-thirds of investors -- we're not talking about the general public here; we're talking about dedicated investors -- thought stockbrokers had to work for them. Of course, some individual stockbrokers rise above the corruption and conflict to defy their brokerage house by doing what's in your best interest. However, they're too often few and far between. So be sure you know what most active investors don't -- that stockbrokers help themselves first and you second. Full-commission brokers don't have fiduciary duty. If you do business with a stockbroker, you do so at your own risk. If a broker wants to put you into a bond fund, that broker can legally look for the most expensive option to your great harm. Basically, they're allowed to pad their pocket at your expense. That's what not having fiduciary duty means. Furthermore, arbitration is the norm. If they rip you off, your only option is typically to go to a stacked-deck kangaroo court arbitration system. Yet Congressional hearings have found that companies of all kinds actually use software programs to calculate how often an arbitration firm will rule in their favor and the dollar amount of each ruling. If a certain arbitrator isn't up to snuff, they get fired. And get this, even if you win, you pay all of your legal fees and typically all of the brokerage's legal fees too. So that tells you everything you need to know about arbitration! as a surprise. But I've been using it more than she has! Ours came in a crate and the pieces assembled in about 45 minutes.

CONSUMER / FINANCIAL / CHARITY:

3/22/16

1-3PM

2hrs

CLARK HOWARD: What are the bathrooms like where you work? And could they be an indicator of the future success of your company? Years ago, I told the story of a Wall Street stock analyst who liked to visit the companies he invested his clients' money in. This guy got in the habit of routinely using the bathroom at the companies before a scheduled meeting. If the toilet was filthy, he would cancel his appointment and pull all financial support. This stock analyst knew that if the bathroom was filthy, the employees were not valued -- and that speaks volumes about the company's chances of long-term success. In a similar way, you could make the same case for those reserved parking spots for upper management at a company. Priority parking tells the little guy that he or she doesn't count, and that doesn't make employees feel valued. A few years ago, USA Today reported that dirty bathrooms were hurting business in some very direct ways. Nearly 50% of restaurant patrons who experience a dirty bathroom will tell friends. Almost 3 in 10 restaurant patrons won't give a place a second chance if they encounter a dirty bathroom. And if you're a restaurant owner, remember, customers are taking pictures of your dirty bathroom and sharing it on social media. Of course, when you gotta go, you gotta go. That's why several different smartphone apps like SitorSquat and Clean Bathroom Finder have been developed (available for both Android and iOS), pointing you to the nearest clean bathrooms wherever you are. And if you're in the midtown section of a metro area, so many chain stores have recently popped up that people are starting to use them as a "go-to" facility. (Here's a tip: They usually hide them on the top floor of the building, in the back, with no signage.) Some cities have tried to solve this public toilet problem. The city of Portland, Ore., has come up with an answer that's really caught fire. Based on an old European model, they're putting up tin shacks that only partially block people's view -- you can see feet and heads, and the sink is placed outside, but they provide enough privacy to do your business. This eliminates the prevailing problem of restrooms being used for illicit activities. And these things are not only working great, they're ultra-cheap too. Portland's restrooms cost just \$60,000 apiece, according to The Los Angeles Times. Let's hope cities all over America put these in place. It's an innovative solution to address a basic need we all have!

3/23/16

1-3PM

2hrs

THE CLARK HOWARD SHOW: Thinking about getting a pet insurance policy? The pet insurance market is a booming industry that's growing by 13% per year, according to BenefitsPro.com. Yet Consumer Reports has in the past found that pet insurance is not necessarily a wise investment unless your pet is older and goes to the vet a few times a year. If you have younger animals, Consumer Reports recommends putting what you would pay for pet insurance into a savings account for future use. People treat buying pet insurance policies like they would when they purchase an extended warranty on electronics equipment. They say, "Wow, I bought the insurance and then my dog needed medical care six months later. The insurance company paid tons of money that didn't have to come out of my pocket." In fact, the argument is better made for pet insurance than extended warranties on your new TV or stereo. Less than 5% of electronics will break in the first few years. On the other hand, you know your animals will need medical care. Just think carefully about their age and current health before you buy. Also watch out because the industry excludes many breeds from coverage. Ask your vet about which policies are best before buying. He or she will know firsthand from customer feedback. Here are some additional tips: 1. Read the fine print: Know the limitations, cost-sharing and service fees. What are your deductibles? What are your co-pays? Select coverage with simple, percentage-based payouts. Skip the stuff that relies on judgments of what's "reasonable." 2. Know the exclusions: Chronic diseases generally aren't covered, and insurers often won't pay for known defects among certain breeds. And of course, no insurer covers pre-existing conditions. Watch out for a maximum limit on treatment for individual illnesses too. 3. Skip the riders: Wellness care riders, as just one example, are deemed "generally not worth the price" by the magazine. 4. Take the highest deductible that makes sense: As with all insurance, a higher deductible will usually result in lower premiums for you. 5. Watch out for premium increases: Pet insurers raise rates based on the age of your pet, veterinary cost inflation and the types of treatment that are potentially available for an illness.

CONSUMER / FINANCIAL / CHARITY:

3/24/16

1-3PM

2hrs

THE CLARK HOWARD SHOW: In a world driven by the Internet of Things, your light bulb is no longer just a light bulb! That's because smart lighting companies are re-imagining your light bulb as a consumer electronic with some surprising uses. Imagine the best elements of the Nest Learning Thermostat, a timer for your lights and a backup power generator all built into an LED bulb. That's what the BeON Home Protection System offers. For \$200, you get three LED bulbs, each with a mic, rechargeable battery and BlueTooth. The system will learning your lighting habits (just like the Nest would learn your temperature preferences) and then turn the lights on and off when you're out of town. The mic built into the bulb listens for your door bell. Should a potential burglar ring your bell late at night, BeON will turn on the lights in a particular pattern just like you would if you were being roused out of bed. The mic also hears smoke and carbon monoxide detectors and will turn on the lights for you in the event of an emergency. The battery included in each bulb is a backup for when the AC power goes out. It recharges when the light is back on. And the BlueTooth, of course, lets the lights communicate with your phone so you can control everything from the palm of your hand!

3/29/16

1-3PM

2hrs

CLARK HOWARD: Getting a loan as a small business or an entrepreneur hasn't always been easy. Big banks generally don't care about you and the small community banks that were a pipeline of money for would be entrepreneurs have greatly thinned out after the Great Recession. Thankfully, microloans financiers and peer-to-peer (P2P) lenders are filling the vacuum and have stepped up with funds for small business owners. P2P lending is a way to cut the banks out of the equation that allows people to go online to borrow or lend money directly to each other. Prosper.com is the granddaddy in the field, but LendingClub.com has been growing nicely in recent times and actually overtaken Prosper as the industry leader. You get your money fast once you pass underwriting with both Prosper and LendingClub. There's no waiting as you might with traditional banks that take forever to underwrite a loan. Prosper has helped arrange \$6 billion in lending, but rates range from 5.99% to 36.00% APR, according to the website. LendingClub, meanwhile, has similar interest rates and has funded \$15 billion in loans to date. But note this well: Interest rates at both lenders are on the rise because of recent market conditions. Then there are yet other newer players in the field like FundBox and BlueVine. Both will lend against your credit card receivables based on the historical amount of charge volume your business does. They offer credit lines to you with minimal paperwork, and use proprietary algorithms to make lending decisions. FundBox lends in less than an hour! The loans are not cheap, but they are quick. So the issue with them becomes the interest rates you're charged.

CONSUMER / FINANCIAL / CHARITY:

3/30/16

1-3PM

2HRS

CLARK HOWARD: Megabus is something we talk about a lot because it lets you do cheap interstate travel with bus fares starting at as little as \$1. But passengers are finding that rock-bottom price doesn't leave the company a lot of wiggle room to dole out fair and equitable treatment after you lose your luggage in an accident. Last month, a Megabus en route from a Chicago suburb to Minneapolis started smoldering on the interstate and then erupted into a raging fire. While no one was hurt, many passengers on the bus had all their luggage engulfed in the flames. Megabus policy states the company "assumes no liability for the loss of or damage of baggage in excess of two hundred and fifty (\$250) dollars." Yet the bus carrier reportedly made select offers of between \$400 and \$500 in compensation to a handful of people. That's according to a New York Times travel writer who was on board the flaming bus. (Can you imagine the company's bad fortune in having a travel influencer who could really broadcast this disaster on board this particular bus?!) Some people balked at the increased offer of compensation, arguing the contents of their luggage was worth twice that amount. Even if passengers had receipts to prove it, the adjuster reportedly told them they wouldn't be made whole. That put people in the uncomfortable position of having to haggle over replacement value and depreciation on laptops, clothing and other personal belongings. Here's the thing: Maybe this hassle could have been avoided if passengers bought travel insurance with baggage protection. Travel insurance policies should always be purchased when you are taking a cruise, a tour or traveling on a trip that requires pre-payment of thousands of dollars. Obviously a Megabus trip is the polar opposite of that kind of money! But the sad thing is at least one person on board the bus was moving and using Megabus to move himself and his few belongings in lieu of hiring a traditional mover. Consider this: If you were doing a traditional move, you would want to purchase optional insurance from the mover that covers replacement value should something go missing or get destroyed. That's something you would do before the move. So maybe the idea of travel insurance with baggage protection is not so far-fetched after all for a Megabus trip! Or here's another possibility: If you're looking at using Megabus to move yourself and your belongings, stop and consider UShip.com. Movers will bid on your job to drive down the price in a reverse eBay sort of way. This works especially well if you have large oddly shaped piece of furniture that needs to be moved. You can use this site for your stuff and then just book a cheap one-way ticket on Megabus. Just make sure you bring the least amount of clothing and personal belongings on the bus!

3/31/16

1-3PM

2hrs

CLARK HOWARD: Cars are the second largest expense that most people face. So you don't want to waste your money in the automotive arena when you're buying a used vehicle. J.D. Power has announced the results of its 2016 Vehicle Dependability Study, which looks at reliability after three years of ownership among 2013 models. Overwhelmingly, cars are so much more reliable than they used to be. That's the good news. Yet there are some big differences and gaps in reliability still to be found. For example, the Ford brand didn't have it together in 2013. After weathering the Great Recession, Ford made a return to reliability on the 2012 Vehicle Dependability Study. But the nameplate has steadily slipped since then. This year Ford is all the way down to second from the bottom. (Last place "honors" go to Dodge.) It's best to buy a three-year old used car and hold it for three to four years. Buying used ensures that somebody else eats the depreciation, which is a huge loss in value a new car incurs the minute it drives off the dealer lot.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2016

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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EDUCATION:

2/28/16	6AM	25:00
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2/29/16	12AM	
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PERSPECTIVES : What makes a Great School? Guest: Dr. Danielle LeSure, Outreach and Parent Engagement Coordinator, Atlanta Region. The goal of “National Schools Week” is to raise awareness of education options; Great Schools Atlanta gives parents the information they need to make better decisions. Great Schools Atlanta rates local schools based on test scores, allows parents to see how other parents review schools, and offers information on school offerings and programs. Great Schools Atlanta gives families in Fulton, Cobb, Gwinnett, DeKalb, and Clayton counties the most comprehensive and accurate K-12 school information available.

2/29/16	1AM	25MINS
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BUSINESS IN THE BLACK: Dana Rickman, Director of Policy and Research for Georgia Partnership for Excellence in Education and primary author of the 12 Edition of Top Ten Issues to Watch in 2016 talks about each important point in this report which includes: Where is GA today? #1 What to do with chronically failing schools? #2 Assessments: What is their rightful place? #3 Georgia's Teaching Pipeline #4 Student Funding #5 Equity and Outcomes in Education #6Early Learning #7 After School Time: Where Learning Continues #8 Workforce Readiness #9 Postsecondary Education:Access and Success and #10 Future of Education in Georgia Gpee.org

3/27/16	6AM	25:00
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3/28/16	12AM	
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PERSPECTIVES: Resources available to Georgia citizens via GA.gov Guests: Bethany McDaniel, editorial director Georgia.gov and Nikhil Deshpande, director of Georgia.gov Interactive Georgia.gov is the Google of all things Georgia. It helps citizens to find everything from how to collect and/or pay child support to how to become a private investigator or how to secure a business or weapons license. This team of nine have been and are so successful that they are now the go-to platform for all state agencies and host or help to create more than 75 state websites.

3/28/16	1AM	10MINS
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BUSINESS IN THE BLACK: Dr. Candace Kendle, President and Co-founder of Read Aloud 15 Minutes and Dr. John Hutton, Pediatrician and Clinical Researcher talk about how reading aloud only 15 minutes per day plays a vital role in a child's brain development, cultivating the language and literacy skills necessary for school readiness. Statistics show that fewer than 10% of parents take advantage of this key opportunity to help their child.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2016

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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CRIME / SAFETY / SCAMS:

1/21/16	1-3PM	2HRS
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CLARK HOWARD: Texas has joined New York and Illinois in deciding that daily fantasy sports sites are illegal. I love NFL football. But what's even hotter right now than the NFL is fantasy football. Two of the big players called DraftKings and FanDuel made news over the off-season when Wall Street gave them huge additional funding to grow their businesses. A buddy of mine has three fantasy teams going simultaneously. Yet when I see him during the season, it's like he's not really there; he spends all his time texting people on these fantasy football texting groups talking about what's going on in their world. So clearly people love fantasy football. But don't be fooled into heavily gambling because you'll lose money over time...even if you get lucky every once in a while. The latest development in this ongoing story is that Attorney General Ken Paxton of Texas came out earlier this week with the following statement: "It's my duty as Attorney General to look to the law, as passed by the people's representatives, to answer the questions put to this office. Paid daily 'fantasy sports' operators claim they can legally operate as an unregulated house, but none of their arguments square with existing Texas law. Simply put, it is prohibited gambling in Texas if you bet on the performance of a participant in a sporting event and the house takes a cut." Meanwhile, back in December, Attorney General Lisa Madigan of Illinois wrote that the law "clearly declares that all games of chance or skill, when played for money, are illegal gambling in Illinois." A month earlier, the attorney general of New York State told both DraftKings and FanDuel that they must stop taking bets in New York because their operations are tantamount to illegal gambling. Take a look at what the the state's attorney general Eric Schneiderman said: "It is clear that DraftKings and FanDuel are the leaders of a massive, multi-billion dollar scheme intended to evade the law and fleece sports fans across the country." Those are real fighting words! Can you really make money playing daily fantasy sports? Here's what you need to know: There's a stacked deck against you as an ordinary fan. Don't fall for the promises of vast wealth that they advertise. The New York Times reports the people making the real money are employees of these companies who do the equivalent of trading on inside info to make the big bucks. One employee at DraftKings admitted to using industry data to make \$350,000 in just one week on FanDuel. So if you do fantasy football, do it strictly for fun. Nothing more, nothing less. Don't expect to get rich! Remember, it's kind of like Vegas; the house always win!

1/26/16	9AM	3 hrs.
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HERMAN CAIN SHOW: Three California inmates sawed through a metal grate, crawled through plumbing tunnels and shimmied to freedom down a rope made from bed linens. Jonathan Tieu, Bac Duong and Hossein Nayeri escaped from the Orange County Men's Central Jail and may be armed. The three were awaiting trial for violent crimes at the time, but were unconnected.

Orange County California Sheriff Sandra Hutchens says the three escaped after weeks of planning.

"It appears to be a sophisticated operation. where they were allowed to go through some security access points and had some tools that allowed them to do that.", said Hutchens. The escapees likely had help to pull off the daring plan and also benefited from the complacency of jail staff. Investigators said, "We can only presume that these individuals wanted to get out of jail really bad, and they've more than likely armed themselves and are a danger to the community and any law enforcement officers that may come in contact with them." It's likely someone slipped them the prison blueprints or told them how the bowels of the jail were laid out.

CRIME / SAFETY / SCAMS:

1/28/16

1-3PM

2hrs

CLARK HOWARD: Word is just starting to break from the Wendy's restaurant chain about a "possible credit card breach at some locations," according to cyber-security site KrebsOnSecurity.com. This one is still a moving target and I'm not expecting it will be anything other than a minor inconvenience in your life. Here's what we know so far... "We have received this month from our payment industry contacts reports of unusual activity involving payment cards at some of our restaurant locations," according to company spokesperson Bob Bertini. "Reports indicate that fraudulent charges may have occurred elsewhere after the cards were legitimately used at some of our restaurants. We've hired a cyber-security firm and launched a comprehensive and active investigation that's underway to try to determine the facts." No word yet on timeline of the breach or how many stores were impacted. Stay tuned for details.

2/2/16

1-3PM

2HRS

THE CLARK HOWARD SHOW: The best credit card offer in America is about to make a move from American Express to Visa. When new credit card rules went into effect six years ago, the banks that issue the majority of cards in the United States were prohibited from doing many of their common rip-off practices. But that hasn't meant that the ripoffs have stopped completely; to the contrary, the banks have instead just switched to cooking up new legitimate gouge fees, especially annual fees on cards that previously had no annual fees. That's put a lot of people into the market for a new credit card during the early part of this decade. Fortunately, one respected low-cost brokerage house has stepped up to offer what I call the best credit card deal in America: Fidelity Investments. Their Fidelity Rewards Card offers 2% back on every single charge — no games, no gimmicks, no annual fees and no limits on what you can earn back. The cash back doesn't expire and it gets deposited directly to your IRA, 529 college savings plan or a Fidelity brokerage account. Notice that I didn't say a word about the interest rate of this card. That's because this card should really only be used by people who do not run a monthly balance. If you do run a balance, try hunting around for a credit card at your local credit union. Fidelity is ending its partnership for this card with American Express, and has switched to Visa. If you already have the AmEx version of this card, the transition will be easy for you. Your new Fidelity Visa card will just show up in the mail for you to use. Visa is accepted at more places than American Express, so this behind-the-scenes move should make it more useful to you. Fidelity offers this card as a way to build brand loyalty and encourage you to invest with them. As for American Express, the company seems to be having some trouble because this is the third high profile partner account they've lost recently, following JetBlue and Costco. You want them to.

CRIME / SAFETY / SCAMS:

2/10/16

1-3PM

2HRS

THE CLARK HOWARD SHOW: If you're receiving Social Security or have relatives who are, you're going to want to be aware of this hot new scam. People are getting emails that pretend to be from the Social Security Administration (SSA) with the subject line "Get Protected," according to the Federal Trade Commission. The gist of the e-mail is that the government is offering to protect your personal info and prevent people from stealing your identity. The text in the body of the e-mail may mention the Safe Act of 2015, which gives it an air of legitimacy. There is also a link you can click on to get the supposed protection being offered by the SSA. But you know the drill by now: If you click on that link that supposedly takes you to the SSA site, a keylogger virus is downloaded on your computer that allows crooks to gather your personal info as you type. You're also redirected to what appears to be the SSA site where you're prompted to register for more info on the special protection plan. Doing so only further gives the crooks the personal info they need to steal from you. So this e-mail is the exact opposite of what it pretends to be! It's not from the government, and it's definitely not to protect you. It just another attempt by the crooks to masquerade as good guys and steal from you. Unfortunately, Social Security recipients are the most at risk in this scam, and they're also the most likely to be trusting and comply with what the crooks want. It's your job to make sure you protect any senior loved ones who may get this e-mail. If someone has already clicked on the link in these e-mails, then their computer needs to be wiped clean with an antivirus program.

2/15/16

1-3PM

2HRS

CLARK HOWARD: Your wallet has a bull's-eye target on it for IRS scamsters anytime it's tax season. Here are a few common scams you need to be on the lookout for... Everyone would love to get notice of a secret tax refund waiting for them, right? Well, this area is ripe for exploitation! Enrolled agent Craig Smalley wrote a piece for NerdWallet that described an encounter one of his clients had with this scam. The client got an e-mail that looked like it legitimately came from the IRS, promising a \$7,000 refund. "All my client needed to do was enter his Social Security number and bank account information, and the IRS would directly deposit the supposed refund into his account. Yeah, right," Craig writes. "In this case, I could tell this was a scam because the website didn't have an irs.gov address." Last year, a supermarket clerk in Washington was able to stop a woman from losing thousands in a scam. MyEdmondsNews.com reports a 54-year-old woman approached a Safeway clerk trying to buy \$2,400 in prepaid cards. But the clerk smelled something fishy. Upon questioning, the woman revealed that she'd received a call from a man who claimed to be with the IRS contacting her about an unpaid tax bill. Worse yet, the man claimed to be holding the woman's daughter hostage and threatened to kill her if she didn't pay up. The clerk became suspicious and contacted the police who were able to determine the woman's daughter was safe, and that this was all just a horrible scam. First off, kudos to this employee who took time to more than serve this customer and save the woman's money. Second, kudos to the police for stepping in so quickly. But as always, the criminal was not caught.

CRIME / SAFETY / SCAMS:

2/16/16

1-3PM

2HRS

CLARK HOWARD: You can never be too careful when it comes to Craigslist. Many people have been taken advantage of, robbed and even killed as a result of meeting people to buy or sell their used items through the site. Still, for so many others, it has been a great way to find something at a great deal, or to sell something and get the most money possible for it. But when it comes to the online listings, is Craigslist really able to keep scammers and fraudsters from using the site? A study done by researchers at the University of Maryland, New York University and Cornell University found that over half of fraudulent real estate rental ads were not flagged for removal by Craigslist, which means these ads were available for unsuspecting victims to happen upon them -- doing great damage to them, and their wallets. The study, whose other authors included Youngsam Park of the University of Maryland and Elaine Shi of Cornell University, is to be presented at the Financial Cryptography and Data Security conference in Barbados this coming week. Though Craigslist didn't respond to e-mails seeking comment on this issue, the website warns users to be suspicious of ads that involve wiring funds over Western Union, and says face-to-face transactions in public are best. The researchers looked at IP addresses, common bank account numbers, e-mail addresses and other similarities within the ads to try to detect legitimate ads from fake ones. Then, they wrote a bot that automatically reached out to advertisers, inquiring about their listings. But soon, the fraudsters were on to them. In all, the authors of the study discovered that 47% of the rental ads that were most likely scams were not flagged by Craigslist, and of those that were, it took Craigslist a long time to remove them. Some listings stayed up for 20 hours or more, which would have been a copious amount of time to catch any unwitting victims..

2/18/16

1-3pm

2hrs

CLARK HOWARD: Regrettably, according to the New York Times, the latest victims of fraud are those who have been scammed previously. Groups calling themselves "asset-recovery firms" have been targeting older people who had been victims of some other type of scheme, such as a fake work-from-home opportunity or fraudulent timeshare investment, according to the Consumer Financial Protection Bureau. The fake asset protection firm calls the victims, claiming to be able to recoup the money lost for a big upfront fee -- anywhere from a few hundred dollars to \$1,000 or more. However, after taking the money, the so-called asset protection companies do barely anything to remedy the loss. Last October, the FTC shut down an asset-recovery firm in Florida that promised to help people who had lost money on timeshares and precious metals. But these claims were completely false. No one really knows how these scamsters find consumers who were previously victims of fraud, but one guess is that they get a hold of "sucker lists" from other criminals who had success in tricking people in another scam the first time around. John Koskinen, commissioner of the IRS said in a statement, "Don't be fooled by callers pretending to be from the IRS in an attempt to steal your money. We continue to say if you are surprised to be hearing from us, then you're not hearing from us."

CRIME / SAFETY / SCAMS:

2/19/16

1-3PM

2HRS

CLARK HOWARD: Fancy food products such as sheep's milk cheese and Sturgeon caviar that get a higher price at market because of their contents may not be the real deal, according to a Washington Post report about what's being called "food fraud." Two New York City high school students, working in conjunction with scientists, tested 66 foods and found 11 did not contain what the label promised. For example, some samples of sheep's milk cheese were made from cow's milk and some Sturgeon caviar was sourced from the lowly Mississippi paddlefish, the newspaper reported! In other famous examples of food fraud, manufacturers themselves have sometimes been scammed by suppliers. Winemaker E&J Gallo sold 18 million bottles of Red Bicyclette Pinot Noir (vintage 2006-2008) that were later discovered to have been made from cheaper merlot and syrah grapes in France. It's been dubbed the "Pinotgate" scam. More recently, there was a 60 Minutes expose about olive oil that's been getting a lot of attention. They allege a lot of the supposedly extra virgin olive oil coming from Italy is actually adulterated with lesser oils thanks to mafia influence! If you want to be sure you're buying the best in extra virgin olive oil, you can find any number of lists out there on the Internet. The FDA has long been charged with ensuring food contains what it promises, but the organization can't keep up with the task in light of more pressing cases of dangerous food contamination. They've just trusted the marketplace not to lie. My solution is either buy plain generic food that makes no promises about fancy ingredients or buy fresh and local so you can actually meet the grower or manufacturer. Until the industry comes up with a self-regulating body like they have for herbals to ensure you get what you pay for, know that it may not be worth the extra money for the label with the fancy promises.

3/10/16

1-3PM

2hrs

THE CLARK HOWARD SHOW: We're on the cusp of spring break. Do you want to let criminals know you're not home? Of course not! But the sad fact is that there are so many ways we let our guard down and make ourselves susceptible to criminals. Fortunately, there are some basic precautions you can take to safeguard yourself. 1. Do not post updates on Facebook and Twitter while you're away. Only post pictures from your vacation when you're back at home. You don't want to alert "friends" who may be anything but that when you're out of town. 2. Get automatic timers. These will pop your lights on and off at the appropriate times of day, deterring criminals and saving electricity at the same time. 3. Suspend delivery of mail and newspapers. You can also either have a friend or relative collect your mail while you're away, or you can put in a temporary stop at your local post office. 4. Make sure the doors to your home and car are locked. People let their guard down in this respect too often as the weather warms up. You don't want a crook to just help him or herself to your property. 5. Consider a DIY alarm system. Before you head out of town, take a look at SimpliSafe.com. Prices start at just \$15 a month for monitoring on simple burglar alarm systems you install yourself. No technical know-how is necessary! 6. Don't forget about the basics of home security. This article about 13 things a burglar won't tell you has some sobering reminders about the simple things we do that inadvertently invite burglars into our homes. 7. Change your lock before you go. The locks on your doors are one of the main entry points into your home. Consumer Reports recently surveyed nearly two dozen popular locks on the market. A trio of reasonably priced locks got the "recommended buy" mark from the magazine, including the Kwikset 980 (\$30), the Baldwin Prestige 380 (\$40) and the Falcon D241 (\$55). 8. Get an easy-to-install security camera. The Arlo is a wireless camera system for indoor or outdoor use. And get this: It requires no electrical hookup! It uses lithium batteries instead, just like electric cars do. That makes installation a breeze, not to mention re-installation...if you want to move the cameras around on a whim! With prices starting at \$179, these things aren't exactly cheap...but they could be well worth it.

CRIME / SAFETY / SCAMS:

3/11/16

1-3PM

2hrs

CLARK HOWARD: Medical debt is damaging the credit of around 43 million people, according to the latest figures available. You would expect damaged credit from medical bills to be a problem for the uninsured. But the untold story here is that people with insurance get their credit trashed both because of billing mix-ups and high debt-to-income ratios. If bad medical debt is harming you, consider the following options: 1. Know what bad marks are in your credit file. You can't talk about medical debt without first knowing what's in your credit report. You can learn what's contained in your file for free by going to AnnualCreditReport.com. Errors on credit reports are common. Maybe your credit file is "married" to somebody else's who has a same or similar name, or maybe there's a false lien supposedly filed against you. It could be anything; those are just two of the most common examples. When there's something wrong on your credit file, you need to file a dispute with both the credit issuer and the credit bureau simultaneously. Send all of your documents by certified mail, return receipt requested, which means you have to use the manual form, not the automated system. If the problem is not fixed, re-dispute it with the bureau. If that fails, you must sue both the credit issuer and the credit bureau in small claims court. Most of the time, both parties will cave before the court date and remove the black mark from your report. Should all of this fail to get the job done, there's a new cop on the beat overseeing the credit reporting industry. The Consumer Financial Protection Bureau is now accepting complaints if you've been put on ignore by Experian, Equifax and TransUnion over errors on your credit report. Make a visit to ConsumerFinance.gov/Complaint your last resort; you want to give the bureaus a chance to mend their ways first! 2. Find the right buttons to push. If you have a fee dispute with a medical provider, you have options. If it's a dentist, the local chapter of the American Dental Association (ADA) usually will have some form of panel where you can file a fee dispute administratively just as the caller did with state insurance department. For a doctor, check with the local affiliate of the American Medical Association for the same procedure. Visit ADA.org and AMA-ASSN.org, respectively, for more info. 3. Consider small claims court if all else fails. If challenging an error on your credit report doesn't work, and you can't find the right buttons to push at an industry level, you might have to consider small claims court. File a suit in the county where the adversary lives or does business. Call the clerk of court in the county where you'll be filing to learn that court's procedure. You'll pay a filing fee of generally less than \$100 that is recoverable if you win. Small claims court is really best used as a tactic to call the errant party's bluff and get them to remove the bad mark on your credit. That's what you really want. But if you don't get your desired result once the medical provider is served notice of the suit, you want to show up well organized with strong documentation that shows how you've been harmed, why the person or company is responsible and how much you're seeking in damages.

CRIME / SAFETY / SCAMS:

3/25/16

1-3PM

2hrs

THE CLARK HOWARD SHOW: If you have Netflix, late fees for movie rentals are an anachronism in your life. But that's not the case for James Meyers of Concord, N.C., who was arrested for not returning a 2002 VHS rental of a Tom Green movie. The whole ordeal began Tuesday morning when Meyers was pulled over for a broken tail light. When the office ran his license, he was told there was an outstanding warrant for his arrest. The crime? Never returning a VHS copy of the 2001 movie "Freddy Got Fingered" to a defunct indie movie rental place called J&J's Video. Meyers was let go, but later turned himself in at the police station. He was handcuffed, booked and an April 27 court date has been set. Far from being just a strange story, this man's experience brings up some key points about old debts... Back in 2012, more than three million people were being harassed over debts of dubious origin from the defunct video rental chains Hollywood Video and Movie Gallery. When these chains went bust, their collection records were apparently in complete disarray. The collection agency that has been attempting to track down alleged debtors had been using all sorts of unsavory tactics in the process. Their actions led to a settlement where the collection agencies were supposed to agree to stop all the harassment. Under the terms of the settlement, the collection agency was required to have solid proof that you owed what they said you owed. But unfortunately, that did not stop them. Throughout 2012 and beyond, they continued harassing people about alleged Hollywood Video or Movie Gallery debt -- even though they did not have verifiable proof of that debt in most cases. Obviously there is not a lot you can do if you're like Meyers and a warrant is discovered while you're being pulled over for a traffic violation. But if you receive a call from a collection agency, they are by law supposed to send a letter about the debt in five business days. Many don't comply with this requirement. But if they do and you don't want to be harassed anymore, send them a drop dead letter in return. In the letter, you'll want to dispute the validity of the debt and tell them not to contact you any further. Doing so is within your rights under the Fair Debt Collection Practices Act. Now, this is important to note: If a legitimate debt is still within statute, a drop dead letter does not eliminate the possibility of you being sued against that debt. But it should stop the phone calls and harassment if you're dealing with a law-abiding collector.

WSB-AM & WSBB-FM ISSUES & PROGRAMS –1st Qtr. 2016

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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HEALTH / ENVIRONMENTAL / RELIGIOUS:

	1/3/16	5AM	50MINS
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DR. JOE SHOW: Ways to avoid getting sick this year. Seems like every year around this time you start feeling worn down, a little congested, maybe develop a scratchy throat, and before you know it, you're faced with a full-blown cold. But this year can be different! Arm yourself with tricks to evade nasty bugs before the knock you out.

	1/10/16	5AM	50MINS
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DR. JOE SHOW: Heart disease warning signs. High blood pressure, stress, and diabetes are all familiar warning signs that someone's at risk for cardiovascular disease. But there are other red flags that most of us are not aware of, such as hair loss, or problems in the bedroom. By paying attention to risk factors, and using them as cues to make healthy changes in your life, there's a lot that can be done to prevent cardiovascular damage. Sexual dysfunction. Heart disease may be the last thing on your mind when you're cuddling close to your significant other, but trouble performing may be a concern for heart health as well as sexual health. Although sexual dysfunction in men and women is different, the issue linking it to heart disease is the same: When blood vessels don't work well, sexual problems can occur. If you have dysfunction in a circulatory area you have it in others. Do this. Treat both issues with good medical therapy and healthy lifestyle changes, both sexual dysfunction and heart disease can be avoided.

	1/17/16	5AM	50MINS
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DR. JOE SHOW: Cholesterol – surprising facts. I want to cover a different aspect of cholesterol – how the body regulates it and, therefore, what we can do to optimize that process. Cholesterol is a fat soluble steroid. In fact, it is the most abundant steroid in the body. Far from being harmful, when properly regulated, it is a critically important molecule, essential in the formation of a number of key compounds, including: vitamin D; progesterone; estrogen; testosterone; and adrenaline. It is also essential in the formation of every cell membrane in your body, not to mention the fact that your brain is mostly made up of cholesterol – much of it in the myelin sheaths that insulate nerve cells and in the synapses that transmit every nerve impulse. As a fat soluble molecule, cholesterol cannot be easily carried in the blood – a water based medium. Therefore, the body converts cholesterol into water-soluble molecules known as lipoproteins so it can be transported. Lipoproteins are composed of an outer shell made from a phospholipid which renders the particle soluble in water.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

1/21/16 9AM 3HRS

THE HERMAN CAIN SHOW: Winter storm watches have been issued for 14 states from the Mid-South to the East Coast in advance of Winter Storm Jonas. This winter storm watch includes Washington, D.C., Baltimore, Philadelphia, and New York and could be travel to a grinding halt. The strong winds will lead to a higher risk of power outages, along with serious coastal flooding along parts of the Atlantic coast. Michigan Gov. Rick Snyder acknowledges he's made mistakes in handling the Flint, Mich., water crisis. "I have to take responsibility for the state's role in this. These folks work for me. That was a failure.", Snyder told CBS News.

- o In his State of the State Address last Tuesday Snyder said he released his collection of emails from 2014 and 2015 surrounding the toxic water crisis in Flint, hoping to provide a better understanding of how the municipal emergency unfolded.

1/25/16 1AM 15MINS

BUSINESS IN THE BLACK: Sashe Omogiate,, CEO of Imani Within, an organization which helps those in need with addiction, depression and suicide. Omogiate produces videos using real life stories to witness to others. Imani Within is hosting a charity talent showcase for depression and suicide awareness, hosted by the Erotica Queen, Zane. The participants all have had personal experience with suicide and/or depression.

1/25/16 1AM 10MINS

BUSINESS IN THE BLACK: Nurse Heather Sulzbach, talks about the second most common cancer among women in the US, breast cancer. Close to 200k are living with metastatic breast cancer, an aggressive form that spreads to other organs of the body like the brain, lungs or liver. Sulzbach shares the latest campaign called "Beyond Pink: Sharing our Metastatic Breast Story" lifebeyondpink.org

1/24/16 5AM 50MINS

DR. JOE SHOW: Heart Disease. Heart disease results from the simple fact of elevated blood cholesterol. The only accepted therapy was prescribing medications to lower cholesterol and diet the severely restricted fat intake. The latter of course we insisted would lower cholesterol and heart disease. Deviations from these recommendations were considered heresy and could quite possibly result in malpractice.

1/29/16 9AM 3HRS

THE HERMAN CAIN SHOW: The World Health Organization rang a global alarm over the Zika virus, saying the disease was "spreading explosively." "the level of concern is high as is the level of uncertainty. questions abound. we need to get some answers quickly", said Dr Margaret Chan who Is the World Health Organization's Director General. Three to four million people could be infected with Zika virus in the Americas alone this year. Most patients will not develop symptoms, but the virus, which is spread by mosquitoes, has been linked to brain defects in babies. The U.S. says it hopes to begin human vaccine trials by the end of 2016.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

1/31/16 5AM 50MINS

DR. JOE SHOW: Cellphone dangers. Are cellphones really safe? The answer depends on who you talk to. While scientists have yet to prove a surefire link between brain cancer and cellphone radiation (that type of research takes decades to show a clear cause and effect) there's mounting evidence that wireless radiation from cellphones could be contributing to other health problems.

In 2011, the World Health Organization's International Agency for Research on Cancer listed electromagnetic radiation from cellphones as "possibly carcinogenic to humans." If cellphones are harming us, it may take several more decades to definitively prove it. One thing is certain, though, cellphones make our lives better in many ways, sure, but emerging science – usually in the form of smaller studies – suggests the benefits don't come without risk. Snuggling up with your smartphone or iPad before going to bed could be wrecking your sleep. Exposure to artificial light an hour or two before bedtime can suppress the release of the sleep-inducing hormone melatonin, disrupting circadian rhythms and sleep patterns.

2/1/16 1AM 10MINS

BUSINESS IN THE BLACK: Dr. David Ludwig, Renowned Endocrinologist and obesity warrior talks about his book " Always Hungry? Conquer Cravings, Retrain Your Fat Cells & Lose Weight Permanently". His studies show that overeating doesn't make you fat; the process of getting fat makes you overeat. It's your fat cells that make you gain or lose weight. The book includes recipes, smoothies and menus.

2/7/16 5AM 50Min.

DR. JOE SHOW: Pesticide-Laden Produce. Environmental Working Group (EWG) just released its 2014 Dirty Dozen list identifying the most pesticide-laden produce on the market. This doesn't mean you should stop eating produce in exchange for processed foods, but it does suggest that eating organic as often as possible is a top-notch way to keep chemical pesticides out of your body. In fact, a 2012 report by the American Academy of Pediatrics said children are particularly susceptible to the impacts of pesticide exposure, including an increased risk of pediatric cancers and behavioral problems, along with trouble learning.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

2/11/16 9AM 3 hrs.

HERMAN CAIN SHOW: The Obama administration will abandon its plan to allow new offshore oil drilling on the southeast coast of the U.S., dealing a blow to petroleum companies and marking a victory for environmentalists, coastal residents and the U.S. military. The Interior Department said Tuesday it will not auction off drilling rights for Atlantic Ocean waters off the coast of Virginia, North Carolina, South Carolina, Georgia and Florida.

At the same time, the Obama administration opened the door to the possibility of allowing limited drilling in Arctic waters.

The moves come amid declining industry investment in new exploration and production activities. The price of oil has fallen by about 70% since late 2014, making new investment less attractive. However, the industry continues to seek long-term investment opportunities under the assumption that oil prices will recover. Offshore drilling in the Atlantic had drawn vigorous support from the American Petroleum Institute, which represents companies in the industry, saying it would have bolstered jobs, tax revenue and economic development.

2/14/16 5AM 50Min.

DR. JOE SHOW: The food-romance connection. When Marvin Gaye sang about “sexual healing”, he didn’t know the half of it. Besides being one of life’s greatest pleasures and a boon to intimacy with your partner, a satisfying sex life also can enhance your health in numerous ways. Sure, it can burn calories, relieve stress and help you fall asleep more easily, but these health-promoting effects are just the tip of the iceberg. Learn other healthy reasons to slip between the sheets with your honey. Score one for the pleasure principle: Sex, practiced safely and in moderation, could help keep you from getting sick.

2/22/16 1AM 10MINS

BUSINESS IN THE BLACK: Dr. Eugene McCray, Director of HIV/AIDS Prevention at the Centers for Disease Control and Prevention (CDC) talks about how HIV/AIDS still disproportionately affects the African American who represents 13 percent of the US population and 50 percent of new HIV/AIDS cases. Some of the reasons for the large numbers are, stigma and not following through with proper treatment. Dr. McCray says that everyone between the age of 13 and 65 should be tested. ***Dr. Laura Cheever, Associate Administrator for the HIV/AIDS Bureau at the Health Resources and Services Administration talks about the Ryan White HIV/AIDS Program, the largest federal program exclusively providing HIV care and treatment services to people living with HIV. There is a Ryan White Program in Atlanta which impacts males having sex with males (sms) and women, whose numbers have declined considerably every year. Feb. 7 is National Black HIV/AIDS Awareness Day.

2/21/16 5AM 50Mins.

DR. JOE SHOW: 10 best hangover foods. Whether you’re ringing in the new year or hosting a summer barbecue, it’s important to know how to prevent a hangover before the morning after. Good news! Enjoying a few drinks doesn’t mean you’re destined to spend the next day sloth-like on the couch or hunched over a toilet. In fact, researchers are finding that your alcoholic choices and what you eat before, during, and after you drink could drastically reduce your risk of a morning hangover. In the event that you do overindulge and find yourself feeling queasy and awful the morning after, reach for natural hangover food and drinks instead of the medicine cabinet and you’ll be feeling refreshed and back to your good old self in no time.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

2/28/16 5AM 50MINS

DR. JOE SHOW: Immune system issues. The function of the immune system is to recognize, attach and destroy foreign invaders while not attacking what normally belongs to the body. In order for the immune system to function normally it cannot be over stimulated or suppressed. The goal of obtaining a healthy immune system is to normalize the immune system. The organs involved in immune function are the spleen, thymus, tonsils, and lymph glands.

There are essentially three primary causes of over stimulation or suppression of the immune system. The first primary cause can be related to emotional and lifestyle stress.

3/7/16 1AM 12MINS

BUSINESS IN THE BLACK: Maia Fann, Marketing Director of the Healing Community Center, which was founded by Dr. Charles Moore to care for disadvantaged cancer patients in the 30314 zip code. In 2005, the Center was opened and serves insured as well as uninsured clients in every area of medicine. The clinic is offering free mammograms to uninsured women on Feb. 29th Healingourcommunities.org

3/6/16 5AM 50Mins.

DR. JOE SHOW: What is a "Balanced Diet"? According to some soda companies, sugary beverages can be safely enjoyed as part of a "balanced" diet and lifestyle. But what kind of "balance" are they really talking about? In essence, the "balance" referred to here is a balance between poison and nutrition. The idea they're promoting is that if you eat a healthy diet, you can safely indulge in a little bit of poison every now and then.

3/13/16 5AM 50Min.

DR JOE SHOW: Metabolism & Energy Boosters. For many of us, trying to boost a slowing metabolism when we have sedentary jobs and commuter lifestyles is challenging and leaves us in the position of trying to outsmart our metabolic rates.

I have so many patients tell me that they eat the same breakfast, lunch and dinner. Eating the same meals repetitively can slow down your metabolism. Remember, every food has a unique nutrient and bacterial profile, which works to determine your metabolic rate. Think about having five different breakfasts, lunches, and dinners that you can rotate to help keep your gut challenged. Make it a goal to add or try one new food very meal.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

3/14/16 1AM 11MINS

BUSINESS IN THE BLACK: Registered Pharmacist and Health Expert, Jim Morelli talks about a recent "Ask the Pharmacist" survey of more than 2000 Americans found that 71 percent believe that going outside with wet hair can actually make them sick and 60 percent believe chicken soup can cure the common cold or flu. Morelli breaks it all down and tells what really makes us sick which is Germs! We all need to really focus on good hand washing and being extra careful about what we touch and inhale during the cold and flu season.

3/14/16 1AM 14MINS

BUSINESS IN THE BLACK: Dr. Michael Lewis, renowned expert on brain health and Founder of the Brain Health Education and research Institute talks about the "Invisible Wound" of concussions on athletes playing sports whether violent like football and hockey or soccer and tennis. Repetitive blows to the head may cause long term symptoms such as; depression, impaired judgment, suicidal tendencies and even alzheimers. Dr. Lewis has been treating patients with traumatic brain injuries with a new Omega -3 supplement protocol that seems to have a good success rate. <http://www.brainhealtheducation.org>

3/20/16 5AM 50Min.

DR. JOE SHOW: Government Dietary Guidelines. With New Year's comes news feeds blowing up with dieting advice. But here's one you should pay particular attention to: The Obama administration's U.S. Departments of Agriculture (USDA) and Health and Human Services (HHS) just released its Dietary Guidelines for Americans, the government's official stance on what you should eat. Based on the latest science and updated every five years, these recommendations have far-reaching effects, impacting everything from what winds up in school lunches to what advice you'll hear from doctors and nutritionists.

3/20/16 6AM 25:00
3/21/16 12AM

PERSPECTIVES: AID Atlanta Guests: Nicole Roebuck, Interim Executive Director AID Atlanta and DeWayne Ford, Assoc. Outreach Director. A February 2016 report by the Centers for Disease Control and Prevention found if current HIV diagnoses rates persist, about 1 in 2 black men who have sex with men (MSM) and 1 in 4 Latino MSM in the United States will be diagnosed with HIV during their lifetime, according to a new analysis by researchers at the Centers for Disease Control and Prevention (CDC). The study, presented today at the Conference on Retroviruses and Opportunistic Infections in Boston, provides the first-ever comprehensive national estimates of the lifetime risk of an HIV diagnosis for several key populations at risk and in every state. Roebuck and Ford share options and opportunities for the community.

3/27/16 5AM 50Min.

DR. JOE SHOW: Cholesterol – Surprising Facts. I want to cover a different aspect of cholesterol – how the body regulates it and, therefore, what we can do to optimize that process. Cholesterol is a fat soluble steroid. In fact, it is the most abundant steroid in the body, far from being harmful, when properly regulated. It is a critically important molecule, essential in the formation of a number of key compounds, including: vitamin D, progesterone, estrogen, testosterone, and adrenaline.

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TECHNOLOGY / ARTS & ENTERTAINMENT:

1/7/16	1-3PM	2HRS
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THE CLARK HOWARD SHOW: So much of what's popping up at CES 2016 is about security and your protecting yourself online. Qkey is a device that lets you store personal info on it enabling you to safely browse and shop the web on any computer. Imagine someone creating a browser that sits in your pocket, constantly at the ready to let you to securely access any websites. Qkey is what's called a zero-footprint device. All your info is stored in your key, which uses the technology known as chip and PIN to let you make payments online while eliminating the need for you to remember passwords. There's nobody in between your data and the transaction anymore! "Everything that protects our world is in our pockets: Our wallets and our keys. What we did is merge the two," a Qkey spokesman told Team **Clark**. "We took the chip card and merged into a chip key. Now you're able to go into every website with a more secured environment and no more password. The fear of entering in payment data is gone and the frustration of filling out forms...it's all gone." So what happens if you lose the key? Since this product comes out the banking world, the same thing happens if you lose your Qkey that would happen if you lose your credit card: You get a new key sent to you! Your back-up data is secured on your PC in what's called a public/private key. "So what that means is its encrypted, there's not a hacker in the world that can breach it," the spokesperson said. "But you have to have a key to decrypt."

1/10/16	6AM	25:00
1/11/16	12AM	

PERSPECTIVES: Oji Singletary (Writer/Director) A Misguided Altruism -Creating intensely personal movies that reflect on real –life issues is important to the father and son team at Singletary Productions. The documentary A Misguided Altruism tells the story of Dr. Ozel Brazil, a mentor to Oji Singletary and many others. His mission as founder of the Los Angeles Community Outreach Program was to get more black and brown young people into college. In 2002 the government prosecuted Brazil on multiple charges of mail and student financial aid fraud. He spent four years in jail. Oji Singletary is co-executive producer of Braxton Family Values.

1/18/16	1AM	10MINS
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BUSINESS IN THE BLACK: Phillip Rhodes, Managing Editor of Garden & Gun talks about 'The Southerner's Cookbook- Recipes, Wisdom and Stories' The book runs the gamut from fried chicken in Mississippi to roadside BBQ in North Carolina to white table cloths with creole cuisine in New Orleans- it's all southern with a different twist! There is southern wisdom and stories that will have your reminiscing and laughing at the same time.

ART/ ENTERTAINMENT / RECREATION / ENVIRONMENTAL ISSUES:

1/24/16 6AM 25:00

1/25/16 12AM

PERSPECTIVES: Martin Luther King Holiday | Hollywood's Diversity Problem

In the days following the recognition of the annual King Holiday, this week's program features newly released excerpts from Dr. King's Nobel Prize acceptance speech, one of the first times he uttered his famous "Free at last, free at last, thank God Almighty we are free at last." This program also features an examination of the issue of diversity in Hollywood as no actors of color were nominated for Academy Awards in 2016.

2/7/16 6AM 25:00

2/8/16 12AM

PERSPECTIVES : The Trial of the Century – 20-plus years later. Guest: Tiffany Cochran Edwards

More than 20 years after the brutal murders of Nicole Brown Simpson and her friend Ronald Goldman, the nation is once again gripped by the trial and acquittal of her husband, former NFL superstar, OJ Simpson. Only now it's fictionalized on television in a ten part drama series – "The People vs. OJ Simpson" on FX. Millions have tuned in to the early episodes and its turning out to be a ratings winner. But, how are the real people impacted by this program dealing with it. Are they or their loved ones being portrayed accurately? Are they watching the program? Tiffany Cochran Edwards is a former journalist who was just beginning her career in South Carolina when her father, the late Johnnie Cochran, joined the "dream team" who won Simpson's acquittal.

2/14/16 6AM 25:00

2/15/16 12AM

PERSPECTIVES: Black History Month Guest: *Historian Skip Mason and renowned artist Peter Max*

Atlanta native and historian turned former leader of the Alpha Phi Alpha Fraternity and now a pastor in Augusta has taken his knowledge and research of Atlanta's rich black history and exposed tens of thousands more to the many stories via social media. His "Skip Mason's Vanishing Atlanta Black History" is a public group on Facebook where he shares great stories so that they might not be lost and where others with stories to share may post them to the site.

2/21/16 6AM 25:00

2/22/16 12AM

PERSPECTIVES: Creative Writing and Effective Storytelling Guests: Academy Award Winner John Ridley and actor Amir Airson

Ridley, who won the Oscar® for "12 Years a Slave" is now the writer / producer behind the critically acclaimed program "American Crime." He calls this the "new golden age of television" where there are more ideas being produced by a more diverse team of talent. His program returns in 2016 with the same cast, but they are telling a new story – one which deals with the sexual abuse of a male teen. Airson is a breakout character on the NBC drama, "The Blacklist."

ART/ ENTERTAINMENT / RECREATION / ENVIRONMENTAL ISSUES:

3/6/16 6AM 25:00
3/7/16 12AM

PERSPECTIVES: Caribbean travel and the Zika virus *Guest: Beverly Nicholson-Doty, Commissioner of Tourism, US Virgin Islands*

Commissioner Nicholson-Doty returns to explore the new and many travel opportunities available to Americans in the US Virgin Islands and to address work done by the CDC in the region to educate tourists to the Zika virus. Zika virus disease (Zika) is a disease caused by Zika virus that is spread to people primarily through the bite of an infected *Aedes* species mosquito. The most common symptoms of Zika are fever, rash, joint pain, and conjunctivitis (red eyes). The illness is usually mild with symptoms lasting for several days to a week after being bitten by an infected mosquito. People usually don't get sick enough to go to the hospital, and they very rarely die of Zika. For this reason, many people might not realize they have been infected. Once a person has been infected, he or she is likely to be protected from future infections.

3/13/16 6AM 25:00
3/14/16 12AM

PERSPECTIVES: Guest: Returning citizen and author, Shaka Senghor "Writing My Wrongs: Life, Death and Redemption in an American Prison" is Shaka Senghor's memoir endorsed by Senator Cory Booker, The New Jim Crow author Michelle Alexander, Van Jones, and J.J. Abrams among others. In this telling tome' Senghor gives voice to disenfranchised African-American youth. He made a series of terrible mistakes and paid the price by spending nearly 20 years in prison. He murdered a man at age 19. His time incarcerated included seven years in solitary confinement. Today he is free and determined not to let his past define his future. At a time when national debate is focused on the criminal justice system and the issue of the mass incarceration of so many black men and women, Senghor is using his experience and sharing his story. He is now a motivational speaker and activist for young men and women who were like him. He is a former director's fellow at the MIT Media Lab, a community leadership fellow with the Kellogg Foundation and the founder of the Atonement project which helps victims and violent offenders heal through the power of the arts.

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FAMILY / SELF-HELP / RELATIONSHIP:

	1/11/16	12AM	25MINS
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BUSINESS IN THE BLACK: Dr. Joyce Morley, Psychotherapist and relationship expert talks about "just because it's the new year, it does not mean you have to start over". Many people did not complete their goals set in 2015 and most times will throw those by the way side and begin something new. Morley says to revise your old goals and make a plan to complete them this year. Make your resolutions/goals bite size, not so big that you set yourself up for failure.

	2/8/16	12AM	25MINS
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BUSINESS IN THE BLACK: Ann Thomas, speaker and writer talks about her book "The Consecrated Cocoon-Emerging from Intimate isolation with Power and Purpose". Thomas discusses the arduous transformation of the caterpillar into a beautiful butterfly, and relates it to us, who must go through sometimes very difficult situations to come out tested by fire and beautiful. She discussed how life can throw curve balls and how we handle it determines how we go through it. Thomas is transparent in her story about her own life and challenges.

	3/21/16	12AM	25MINS
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BUSINESS IN THE BLACK: Psychotherapist and relationship expert, Dr. Joyce Morley talks about Making Your Haters Your Motivators". Morley discussed how to handle your success when your circle becomes jealous, how to be proud of your accomplishments and move forward. Doctorjoyce.com

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1ST Qtr. 2016

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EMPLOYMENT / BUSINESS ISSUES:

1/14/16	1PM	2HRS
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THE CLARK HOWARD SHOW: Udacity has a solution to the skills gap that is leaving millions of high-paying jobs unfilled: They'll guarantee you a job or your money back. The Nanodegree Plus coursework has been designed in conjunction with major employers like Google, Facebook, AT&T, Amazon and many others based on the needs they're anticipating among new hires in the coming years. The entire program costs \$299 per month and typically takes six to nine months to complete. So the total bill is \$2,700. But here's the amazing thing: If you complete the degree, you get 50% of your tuition back, according to USA TODAY. Furthermore, if you can't find a job in your field within six months, the entire \$2,700 is refunded to you! Classes are virtual, which means you get access to student forums, professional project portfolio reviews, mentorship and instructor office hours. Glassdoor.com reports that starting salaries for an Android developer, for instance, are in the upper \$80Ks.

1/17/16	6AM	25:00
1/18/16	12AM	

PERSPECTIVES: Guest: Chuck Meadows, Executive Director, The mission of the Atlanta Beltline is to enable engage and empower citizens. Meadows discusses ways the community can help to build the Beltline by contributing to the costs to acquire line, develop trails and design parks. Users are engaged by supporting the programs of the Atlanta Beltline, programs which include but are not limited to the Beltline's year-round Run. Walk. Go! series, Art on the Atlanta Beltline, its Pet Partnership; Residents are empowered by being part of community building efforts including the plan for the new Westside Trail corridor and its housing rehabilitation program.

2/1/16	1AM	15:00
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BUSINESS IN THE BLACK: Nancy Lewis, CEO of Progressive Techniques talks about The Prayer & Prosperity Business Brunch for people who want to learn how to run a business by Kingdom standards. Keynotes by Nancy Lewis and Lori Manns will address the Soul and Power Connection and there will be a panel discussion on the connection of faith and finance and how it relates to authentic branding, marketing and social media.

EMPLOYMENT / BUSINESS ISSUES:

2/29/16

1-3PM

2HRS

THE CLARK HOWARD SHOW: The job market in much of the country has firmed up, and restaurants, retailers and hotels in particular are all seeing a lot of employee turnover. That's led to a declining customer service experience. But some retail leaders have a plan to change it... I told you recently about the latest American Customer Satisfaction Index (ACSI) survey of retailers. Overall satisfaction with retailers has declined significantly year over year. That's because stores are having trouble attracting and retaining workers. The inevitable result of all this is that wages are headed up. Now, the pay hikes are not because of political pressure or social movements. It's simply that the marketplace demands a pay raise. This is the week that Walmart bumps up most of its workers' pay another dollar. By the company's own admission, it's having trouble keeping workers. Walmart came in last place in the ACSI survey. So now they are funding 200 training academies across the country for employees. Some 150,000 employees will go through this program each year in order to try to improve the customer service experience. So as the marketplace demands more pay, it also demands service with a smile from players in the service industry. You don't get that if employees don't feel appreciated or feel a connection to the employer! Kohl's, meanwhile, is going so far as to reduce the inventory they stock to free up money to pay workers more in order to reduce turnover and improve the shopping experience. For you as a worker, you have more bargaining power today than you have had in the last 10 years. You're more in a position to ask for a raise or a promotion, or to go test the waters with other employers in this economy. For people who graduated from college in the depths of the recession and were underemployed working at jobs that didn't require a degree, know that the opportunities are opening up for you too. Maybe you lost confidence in yourself. Maybe you reached a point where you felt like you would never get a job you went to school for. But that was then and this is now. Get out and give it a try again. There may be opportunities that didn't even exist in your graduation year.

3/4/16

9AM

3HRS

THE HERMAN CAIN SHOW: U.S. employers added a robust 242,000 workers in February as retailers, restaurants and health care providers drove another solid month for the resilient American job market. The unemployment rate held steady at a low 4.9 percent. The Labor Department on Friday also revised up its estimates of job growth in December and January by a combined 30,000. Over the past three months, employers have added a strong 228,000 jobs. The gains show that the U.S. economy has weathered a global economic slowdown and falling financial markets without suffering much blowback. The improvement will help ease fears that arose in recent weeks that a new U.S. recession might be looming. Friday's jobs report is sure to be closely monitored by the Federal Reserve and presidential candidates as a gauge of how well the economy is extending its 6½-year rebound from the Great Recession.

EMPLOYMENT / BUSINESS ISSUES:

3/4/16

1-3p

2hrs

THE CLARK HOWARD SHOW: For the last few years teen hiring for summer jobs hasn't been looking optimistic. But that doesn't mean you have to be locked out of a summer income this year. With a little advance planning and initiative, it is still possible to make money before school starts up again. Try local errand running: Maybe you're a whiz at assembling Ikea furniture or maybe you're available all summer long to pick up people's dry cleaning. Advertise your services as a "taskrabbit" and start making some money! Try sites like TaskRabbit.com, AgentAnything.com and Shipt.com, to name just a few. Use your smartphone to make money: EasyShift is a free app that lets you essentially be an on-demand secret shopper. You're assigned 'shifts' by product manufacturers who want people on the ground to go into stores and confirm that their merchandise is being displayed properly. The pay rate for a shift is between \$3 and \$8 and the money is remitted to you via PayPal. Go old school: It's great to use the Internet or your smartphone to find work, but have you considered something as simple as mowing lawns in your neighborhood, or asking homebound seniors if they need help with grocery shopping or housework? Think small: Where else should you look for more traditional work? Try small employers. You want to go to companies no one has ever heard of with less than 50 people on the payroll when you're looking for work, not the big name companies that everyone is familiar with. Network in person: In the small business world, you get jobs by word of mouth. The more networking you do, the more opportunities present themselves. So don't waste time applying to big companies. They scan your resume, send out a thank you letter and that's the end of the story with them.

3/28/16

1-3PM

2HRS

THE CLARK HOWARD SHOW: You don't need a lot of capital to start a business. Ultra-light startups are a category of new businesses that let entrepreneurs use the power of the Internet to get started on the cheap. Ultra-light startups leverage every creative technique and use of the Internet to do everything for free or for very low cost. Everything they do is based on holding down the use of capital, but at same time generating revenue. It's not the easiest thing to do, but it is possible! Here's some advice to get you going. 1. Get a business plan in place. If you need help writing a business plan, the Service Corps of Retired Executives (SCORE) is a group of volunteers who provide free advice and counseling to people who want to start a business, grow an existing business or are in trouble with a business they already have. Depending on the chapter near you, a SCORE mentor will either meet with you or you can attend a class on how to write a business plan. Visit for SCORE.org to get started. 2. Find the talent you need to realize your idea. Thanks to technology, you can hire the best tech, design, marketing, accounting and back office freelance contractors to help you realize your business idea. Sites like crowdSPRING.com, Guru.com and upWork.com let you post a job and field bids from qualified vendors around the world. These sites are in a category called "virtual hiring halls" because they're a modern adaptation of the union hall idea where workers would go to await job orders. 3. Get a free website for your small business. If you don't have a website these days, it's like you don't exist to your potential customers. Thankfully, it's easier than you may have heard to establish a web presence if you don't want to hire someone like suggested above. Google has an effort called Let's Put Our Cities on the Map that will give you a free business website for the first year. Regular rates apply after that. 4. Get financing from somebody who understands you. If you're an ultra-light startup visionary, the last place you probably want to get capital is at a big bank. You need somebody who thinks and works like you do. That's where a site like Kabbage.com -- an online lender exclusively dedicated to online businesses -- comes in. The Kabbage application process is streamlined and simple. Among other factors, they'll look at your transaction history as an Amazon or eBay merchant, user feedback ratings and even your social media participation to make a decision on your loan application. Upon approval, the money is issued through PayPal in just minutes. 5. Go mobile for your credit card payments. Let's say you're a vendor at an arts and crafts fair, or you have a hot dog pushcart in a busy downtown area, or you're some other kind of merchant who doesn't do business at a fixed location. You can accept credit card payments from customers using a little mobile credit card processor that plugs into a smartphone.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 1st Qtr. 2016

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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WOMEN / MINORITY ISSUES:

	1/18/16	12AM	20:00
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BUSINESS IN THE BLACK: Terrell Dinkins, Financial Advisor and author of "One Bucket at a Time- A Woman's Guide to Creating Wealth" talks about how to achieve "calm wealth" that is, it cannot be quantified with a dollar amount. Dinkins says wealth has less to do with money and more to do with the lifestyle you want to live today and in the future.

	2/11/16	9AM	3HRS
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THE HERMAN CAIN SHOW: BLACK STATS -UNEMPLOYMENT - According to the U.S. Labor Department, the unemployment rate for blacks was 9.6 percent in April 2015. The black unemployment rate was 12.7 percent in January 2009.

INCOME - According to the U.S. Census Bureau, the median income for blacks in 2013 was \$34,598. It was \$35,387 in 2009.

POVERTY – According to the U.S. Census Bureau, in 2013 the number of blacks living under the poverty line -- roughly \$12,000 for an individual – rose to more than 11 million. In all, 27.2 percent of blacks were living in poverty in 2013. In 2009, roughly 9.9 million blacks (25.8 of all blacks) lived below the poverty level.

INCARCERATION - According to the U.S. Bureau of Justice Statistics non-Hispanic blacks accounted for 37.4 percent of the total federal and state prison population in 2013. According to the U.S. Census Bureau, blacks are 13.2 percent of the U.S. population.

According to an estimate by the U.S. Bureau of Justice Statistics, roughly one in three black men born in the year 2001 will serve time in prison over their lifetimes. Roughly 1 in 17 white males are expected to go to prison during their lifetime.

KILLED - According to the U.S. Bureau of Justice Statistics, between 1976 and 2011, there were 279,384 black murder victims. During this time period, 262,621, or 94 percent of murdered blacks were killed by other blacks. Though blacks are 13.2 percent of the nation's population, they account for more than 50 percent of homicide victims.

OUT-OF-WEDLOCK - According to the U.S. Census Bureau, the out-of-wedlock birth rate in 2013 among Black women was 71.4 percent.

Black out-of-wedlock childbearing rates remained relatively low until the early 1960s, when President Lyndon Johnson established an array of welfare programs to aid the poor. After the 1960s, black out-of-wedlock birth rates skyrocketed.

A total of 71 percent of poor families with children are headed by single parents. By contrast, 73 percent of all non-poor families with children are headed by married couples. Fewer than 40 percent of black children live with both parents.

HOME OWNERSHIP - According to the U.S. Census Bureau, 43 of blacks owned their own home in 2013. The rate was 46.1 percent in the first quarter of 2009.

EDUCATION – According to the U.S. Department of Education, black students had a high school graduation rate of 69 percent in 2011-12. The rate was 66.1 percent in 2009-10.

WOMEN / MINORITY ISSUES:

2/15/16 12AM 13MINS

BUSINESS IN THE BLACK: Rev. Dr. Reginald Davis, Pastor of First Baptist Church of Williamsburg, founded in 1776 by a group of slaves and is one of the country's oldest African American churches, celebrates its 240th anniversary. The church will be ringing the bell which has not worked since the days of Jim Crow, but has been restored and will be used as a beacon of healing, peace and hope. The bell will ring daily during the month of February by celebrities and church folk alike. There is an online bell to ring at letfreedomringchallenge.org

2/15/16 12AM 12MINS

BUSINESS IN THE BLACK: Jessica Edwards, Producer/Director of the documentary MAVIS! talks about this 81 minute long look at the life and career of this gospel, soul, music and civil rights icon. Edwards saw Mavis Staples perform and was so moved that she wanted to know more about her, so she spent 1 year with Mavis from age 74-75, traveling, singing, writing and completing a new project called, "Livin on a High Note" The movie will be screened in Atlanta at the ATV Fest in early Feb and then make its debut on HBO on Feb. 29th.

3/6/16 12AM 12MINS

BUSINESS IN THE BLACK: Dan Moore, Jr., Executive Director of the APEX Museum, which educates the global community on African American history with exhibitions, events, seminars and more, talks about the 1st Annual APEX Pyramid Awards to honor and acknowledge the contributions of individuals and organizations that have held firm a standard of excellence within the African American community. The event will feature spoken word artists, singers and more and will be held at the GA Pacific Building and Twanda Black is the host. Apexmuseum.org

3/28/16 12AM 15MINS

BUSINESS IN THE BLACK: Laurona Phelps, Co-Pastor of New Faith Christian Church talks about her "From Pain to Purpose-It Was Worth It" Conference for women. Phelps shares her personal story of the senseless shooting of her son on the streets of Atlanta and how she got through it with prayer, family and love. Her mission is now to help other women work through the pain of losing a child. Lauronaphelps.com